



PA Easy Product Disclosure Sheet



IMPORTANT NOTE

Read this product disclosure sheet before you decide to take up a **Tune Protect PA Easy** policy. Be sure to also read the general terms and conditions.

Consumer Insurance Contract

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance wholly for **purposes unrelated to the Insured Person's trade, business or profession**, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and where required by the Company, fully and accurately. The Insured Person shall also disclose any other matter that he/she knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied. If the Insured Person fails to make such required disclosure, the contract may be avoided, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

Non-Consumer Insurance Contract

Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance for **purposes related to the Insured Person's trade, business or profession**, the Insured Person had a duty to disclose any matter that the Insured Person knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continues until the time the contract was entered into, varied or renewed.**

The Insured Person also has a duty to notify the Company immediately if at any time, after this Policy Contract has been entered into, varied or renewed with the Company, any of the information given for this Policy Contract is inaccurate or has changed.

1) What is this product about?

This policy provides compensation and reimbursement in the event of injuries, disability or death caused solely by violent, accidental, external and visible events.

2) What are the covers / benefits provided?

This policy covers:

- a) Accidental Death & Accidental Permanent Disablement
- b) Medical Expenses Reimbursement due to accident
- c) Hospital Income due to accident
- d) Cosmetic Surgery due to accident
- e) Bereavement Allowance due to accident

Duration of cover is for one year. You need to renew your insurance cover annually.

3) How much premium do I have to pay and how do I make the premium payment?

- The yearly gross premium you have to pay is RM36.
- Premium Payment can be made via Credit/Debit Card or Online Banking.

4) What are the fees and charges that I have to pay?

- RM10.00 Stamp Duty
- 8% Service Tax
- 25% Intermediary Commission

5) What are some of the key terms and conditions that I should be aware of?

- **Importance of Disclosure** – Pursuant to Section 129 and Para 5 of Schedule 9 of Financial Service Act 2013 or any amendments thereof: you have a pre-contractual duty of disclosure and shall disclose all matters in this proposal form which you know or ought to know or reasonably expected to know which are relevant to the decision of the company to accept the risk or not and the rates and terms to be applied. Your duty of disclosure shall continue until the time the contract is entered into, varied or renewed.
- **Age Limit** – Between eighteen (18) to seventy (70) years old, age last birthday.
- **Excluded Occupations** – Helicopter or Charter Pilot, Jockey, Horse Racer or Trainer, Explosive Handlers/ Makers, Construction Worker, Painter, Crane Operator, Fireman, Police, Air Force, Security Guard, GRO, Bouncer, Professional Racing Driver, Stunt Person, Scuba Diver, Lorry Driver, Fuel Tank Driver, Wireman or Electrician working with more than 500V, Offshore Oil , gas or petroleum Worker, Air Crew, Ship Crew, Underground Workers, Fisherman, Army and/or Military Personnel, Professional Entertainers.
- **Personal Data and Privacy** - You should read the Tune Protect Privacy Policy (<https://www.tuneprotect.com/privacy-policy/>) and You shall agree that all personal data provided to the Company by You and/or the Insured and/or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of cover to You and/or the Insured is subject to said Privacy Policy as may be varied from time to time.

6) Who can purchase this insurance?

All Malaysian Residents and Non-Malaysians with a valid work permit and a permanent residential address in Malaysia or under the Malaysia Second Home scheme, who are above eighteen (18) years old and below seventy (70) years old only.

7) What are the major exclusions under this policy?

This insurance does not cover:

- a) War, nuclear, weapon of mass destruction
- b) Disease: Bacteria, virus, parasite and any other kind of disease
- c) Insanity, Suicide, International and self-inflicted injury
- d) Professional sports, national services of the like description martial arts, military and aerial activities.
- e) Flying as crew member or in a non-schedule flight machinery run or non-passenger aircrafts.
- f) Motorcycling / driving without valid license
- g) Use of wood-working machinery run or mechanical power
- h) Racing other than on foot
- i) Mountaineering using ropes and guides
- j) Underwater activities using breathing apparatus (exceeding 30 meters deep)
- k) Criminal activities

(Note: This list is non-exhaustive. Please refer to the policy contract for full list of exclusions under this policy)

8) What do I need to do if there are changes to my contact personal details?

It is important that you inform us of any change in your contact details/life profile including nomination, occupation and personal pursuits which would affect the risk profile of this Policy. You may be required to pay additional premium as a result of any such change.

9) Where can I get further information?

Should you require additional information about Personal Accident insurance, please refer to the insuranceinfo booklet available at all our branches or visit www.tuneprotect.com.

If you have any enquiries, please contact us at:

Tune Protect Malaysia

Tune Insurance Malaysia Berhad

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Website: www.tuneprotect.com

IMPORTANT NOTE



You are advised to note the scale of benefits for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

The information provided in this disclosure sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at 1st March 2024.

The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tune Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).