

TUNE e-HOME LITE INSURANCE

Product Disclosure Sheet



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up an **Tune e-Home Life Insurance Policy**. Be sure to also read through the general terms and conditions.

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).

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, claims may be denied or reduced, terms may be changed or varied, or contract may be terminated. **This duty of disclosure continues until the time the contract is entered into, varied or renewed.**

1) What is this product about?

This policy provides coverage for household contents due to fire/lightning, flood & burglary. The policy also indemnifies cost of repair or replacement of burst pipe & damaged fixtures & fitting and many others as indicated in the following benefits table.

2) What are the covers / benefits provided?

This policy covers:

No	Benefits	Sum Insured/ Limit (RM)
1	Home Care Loss of household contents due to Fire/Lightning, Flood or Burglary	5,000
2	Cyber Protection (Electronic Fund Transfer Fraud) Theft or Robbery and as a result of that suffers financial losses due to an unauthorised Electronic Fund Transfer using the stolen phone	1,500
3	Inconvenience Allowances Due to Fire or Flood (RM200 x 3 months)	600
4	Repair of Burst Pipe Cost incurred in repairing or replacing an unexpected burst pipe(s) at Your Building, including wall hacking and/or patching.	500
5	Loss or Damage to Fixtures and Fittings Caused by Termite	500

TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad
Company No: 197601004719 (30686-K)
Level 9, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia
T: 1800 88 5753 W: tuneprotect.com





	Cost incurred in repairing or replacing the damaged fixtures or fittings caused by termites	
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3) How much premium do I have to pay and how do I make the premium payment?

The total premium amount you will have to pay is RM 38.88 (inclusive of SST). Premium Payment can be made via Credit Card and Internet Banking.

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

The premium is RM38.88 which inclusive of the fees and charges that you have to pay as below :

	Amount
Intermediary's Commission	25% of premium
Stamp duty (if applicable)	N/A
Tax	8% of premium

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

a) 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.

b) Duty of Assured

You shall take all reasonable precautions to prevent claim incidents.

c) Premium Warranty

You must pay the premium and the premium must be received by the insurer within sixty (60) days from the policy/ endorsement/renewal certificate inception date.

d) Submission of Claim

In the event of a claim, you are required to notify us within 30 days from the date of accident and submit the relevant documents.

e) Policy Expiry

Unless renewed, the coverage will cease an expiry date.

(Note: Please refer to the full terms and conditions of this policy.)

6) What are the major exclusions under this policy?

This policy shall not be liable for any loss resulting from:-

- a. Action of light atmospheric or climatic conditions
- b. Any process of cleaning dyeing repairing or restoring.
- c. Depreciation, wear and tear, rust and corrosion, mechanical or electrical breakdown failure or derangement or misuse.
- d. Delay confiscation or detention by Public Authorities.
- e. The breakage of electrical valve bulbs or tubes.

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- f. Loss due to the dishonest acts of the Insured or any person acting on his behalf.
- g. Cheating or Criminal Breach of Trust as defined in the Penal Code.
- h. Faulty or defective design, materials or workmanship.
- i. Consequential Loss of any kind.
- j. Manuscripts, plans, drawings or designs, patterns, models or moulds, deeds, bills of Exchange, promissory notes, securities, stamps, cheques and money.
- k. War and Nuclear Risks.
- l. Landslide, landslip, subsidence or sinking of the soil/earth, earthquake, volcanic eruption, subterranean fire, typhoon, hurricane or other convulsion of nature unless specifically covered.

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

7) Can I cancel my policy?

You may cancel your policy at any time by giving 30 days written notice to Us. No refund of premium shall be allowed.

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 changes in your contact details to ensure all correspondence reach you in a timely manner. You may email the changes to hello.my@tuneprotect.com

9) Where can I get further information?

If you have any enquiries, please contact us at:

Tune Protect Malaysia

Tune Insurance Malaysia Berhad

Company No: 197601004719 (30686-K)

Level 9, Wisma Capital A,

No. 19 Lorong Dungun, Damansara Heights,

50490, Kuala Lumpur,

Malaysia.

Tel No: 1800 88 5753

Fax: 03-20941366

E-mail: hello.my@tuneprotect.com

Website: www.tuneprotect.com

10) Other type of similar insurance cover available

Please check our website for other similar types of plans offered by us.

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IMPORTANT NOTE

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.

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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 23 May 2024.

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