



TRAVEL Easy

Product Disclosure Sheet



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **Travel Easy** Policy. Be sure to also read through 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 has 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 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?

Tune Protect Travel Easy is a comprehensive travel insurance plan for individuals and families travelling within Malaysia or internationally for business or leisure purpose.

2) What are the coverage / benefits provided?

This Policy covers:

- Personal Accident
- Trip Cancellation
- Trip Curtailment
- Loss/Damage to Baggage & Personal Effects
- Baggage Delay
- Baggage Damage by Common Carrier
- Loss of Personal Money (not applicable to Domestic Travel)
- Loss of Personal Document (not applicable to Domestic Travel)
- Loss of Credit Card (not applicable to Domestic Travel)
- Travel Delay
- Missed Departure
- Travel Misconnection
- Medical Expenses Reimbursement
- Follow-up Treatment in Malaysia (not applicable to Domestic Travel)
- Alternative Medicine
- Emergency Medical Evacuation
 - Emergency Medical Evacuation
 - Emergency Medical Repatriation
 - Mortal Remains Repatriation
- Compassionate Visit Due To Hospitalisation Of Insured Person
- Compassionate Visit Due To Insured Person's Death

- Child Care Benefit (not applicable to Domestic Travel)
- Hospital Allowance
- Personal Liability
- Home Care Benefit (not applicable to Domestic Travel)
- Travel Assistance Services
- COVID-19 Coverage (applicable for Covid Plus and Covid Lite plans under Worldwide Travel – Single Trip Cover)
 - Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment) up to the first 30 days of trip duration
 - Emergency Overseas Evacuation & Repatriation
 - Overseas Medical Evacuation
 - Overseas Medical Repatriation
 - Repatriation of Mortal Remains
 - Hospital Income (not applicable to Covid Lite plan)
 - Quarantine Allowance (Exclude Mandatory Quarantine and Home Quarantine) (not applicable to Covid Lite plan)
 - Bereavement Allowance (not applicable to Covid Lite plan)
 - Compassionate Visit (not applicable to Covid Lite plan)
 - Trip Cancellation (not applicable to Covid Lite plan)
 - Trip Curtailment (not applicable to Covid Lite plan)

Note:

- Coverage under Trip Cancellation is effective upon the issuance of the Certificate of Insurance and terminates on the commencement of Your Trip.
- Please refer to the details of each benefit including the scale of benefits for disablement in the sample policy contract.

3) Who can buy this product?

You must fulfill the following criteria:

(a)	a Malaysian citizen
(b)	a Permanent Resident of Malaysia; or
(c)	a holder of a work permit, employment pass, dependent pass, long-term social visit pass, or student pass issued by the relevant authorities in Malaysia which is valid at the time of issuance of this Policy and who is legally residing in Malaysia

Age eligibility

(a)	Individual <ul style="list-style-type: none"> • Standard – from 18 years old to 55 years old • Senior – from 56 years old to 80 years old
(b)	Family <ul style="list-style-type: none"> • 30 days to 55 years old

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

The premium you have to pay may vary in accordance with the following:

- Area of travel
- Plan that you select
- Duration of cover
- Age category

Age categories:

- Adult: 18 – 55 years old
- Senior Adult: 56 – 80 years old
- Family: 30 days – 55 years old

Premium Payment can be made via Credit/Debit Card or Online Banking.

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

The fees and charges that you will have to pay are:

Type	Amount
Intermediary's Commission	25% of premium
Service Tax	8% on premium at the prevailing rate, where applicable
Stamp Duty	RM 10.00

Note: Stamp duty exemption to be given to eligible policy with premium not exceeding RM150 until 2025.

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

- Misrepresentation in Application – The benefits shall not be payable and the Policy, at Our option, shall be considered voidable in the event:
 - (a) there is a failure to disclose or misrepresentation of any fact with respect to You that are material to the insurance provided hereunder which is required to be furnished as evidence of insurability; and/or
 - (b) in all cases of fraud.
- Conformity with Law – If any provision of this Certificate of Insurance which on its issuance date is in conflict with the law of the country in which the Certificate of Insurance was issued or delivered, this Policy shall be read in conformity to the Malaysian Law.
- Duplication of Cover – In the event You are covered by more than one policy purchased, benefit will be payable by the policy that provides the greatest amount of benefit. Where the benefit under each such policy is identical, We will only entertain the claim that You are covered under the policy first issued.
- Negative RTK/PCR test results taken within 72 hours prior to Scheduled Flight is a requirement for benefits under COVID-19 Coverage, unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time You travel into the Country of Arrival.
- Claims – In the event of an event giving rise to a claim, you shall notify us as soon as possible but not later than 30 days after any event and furnish to Us any evidence and proof as We may require.
- There is no One Way Trip in respect of Annual Cover. Extension of Period of Insurance is also not applicable for Annual Cover.
- This Policy will only reimburse Trip Cancellation benefit provided this Policy is purchased at a minimum of 7 days prior to commencement of Your Trip
- 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.

7) What are the major exclusions under this policy?

This Policy does not cover death or injury caused by the following events:

- any Pre-Existing Condition
- suicide, attempted suicide or any intentional self-inflicted injuries acted upon by You whether sane or insane
- Your failure to take reasonable measure to protect, save or recover lost baggage
- engaging, practicing or participating in a sport in a professional capacity or when You when You would or could earn income or remuneration from engaging in such sport
- any loss resulting directly and indirectly (in whole or in part) from:
 - Pandemic

- o Epidemic
- Subject to the exceptions of benefits under COVID-19 Coverage.
- treatment of alcoholism or drug abuse or any other complications arising therefrom or any drug related Accident
- participating in any Extreme Sports and Activities.
- Your decision to travel on, or against medical advice, or where Your Trip is made primarily for the purpose of obtaining treatment.
- manual work in connection with any trade, employment or profession.

Note: This list is non-exhaustive. Please refer to the Policy Contract for the full list of exclusions under this Policy.

8) Can I cancel my policy?

Cancellation of Policy is subject to the following:

Single Trip Cover	<ul style="list-style-type: none"> • We will refund in full the premium paid if you cancel the trip due to unforeseen circumstances prior to the date of departure and you will not make any claim for travel and cancellation charges. • We will not refund any premium paid if you cancel the trip due to unforeseen circumstances prior to the date of departure and we have agreed to pay claims for travel and cancellation charges. • We will not refund any premium paid if you cancel the policy due to reasons other than unforeseen circumstances prior to the date of departure. • No refund is allowed for cancellation of policy after commencement of insurance <p>Unforeseen Circumstances refer to:</p> <ul style="list-style-type: none"> • Your death or the death of an immediate family member; or • Bodily Injury or sickness that requires treatment by a medical practitioner which results in that medical practitioner certifying in writing that you or an immediate family member is unfit to begin or continue the trip; or • Unexpected outbreak or strike, riot or civil commotion arising out of circumstances beyond your control.
Annual Cover	<ul style="list-style-type: none"> • We will charge you the premium in accordance with the scale of refund if You cancel your Annual Cover Policy after commencement of insurance. • We will not refund any premium paid if you cancel your Annual Cover Policy and We have agreed to pay any claim under the Policy or there has been an occurrence of any event for which a claim may be payable under the Policy.

9) What do I need to do if there are changes to my contact 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

10) 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
 E-mail: hello.my@tuneprotect.com

Website: www.tuneprotect.com

11) Other type of similar insurance cover available

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



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 full 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).