

## Terms & Conditions

1. Eligible for AirAsia Guests who participated in AirAsia Free Seats campaign (Booking Period: 10 Feb – 19 Feb 2023; Travel Period: 1 Mar - 10 Dec 2023) (“**PROMO**”) and received a Thank You email from Tune Protect upon completion of the booking (“Insured Person”).
2. In the event the Insured Person’s Scheduled Flight is delayed for at least two (2) consecutive hours from the Original Scheduled Time or Updated Scheduled Time, where applicable, and the delay notification must be informed to the Insured Person within 24 hours from the Original Schedule Time, we will pay the Insured Person RM200 (Ringgit Malaysia Two Hundred) only (or equivalent to other currencies at the point of claim payout) for each Trip.
3. The delay shall be calculated from the Original Schedule Time of Departure or Updated Schedule Time of Departure, where applicable until the commencement of the first available alternative flight offered by AirAsia to the Insured Person. A letter from AirAsia or its handling agents confirming the duration and reason of such delay and the Insured Person’s boarding pass issued on the affected flight shall suffice as proof for purposes of a claim for this benefit.
4. We will not pay for loss directly or indirectly arising as a result of:
  - (a) any illegal or unlawful intention act by the Insured Person.
  - (b) any breach of government regulation or any failure by the Insured Person to take reasonable precautions to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through or by general mass media.
  - (c) the Insured Person’s failure to check in according to the itinerary supplied to the Insured Person.
  - (d) the Insured Person’s failure to board the next available flight offered by AirAsia.
  - (e) adverse weather conditions, airport closure, airport curfew, strike, air traffic flow management restrictions, or industrial action of companies/carriers already in existence on the date of the Scheduled Flight.
  - (f) any prohibition or regulations by any government or immigration authority.
  - (g) the Insured Person is not fit to travel or is traveling against the medical advice of a Physician.
  - (h) any rescheduling or delay of which the Insured Person has been made aware twenty-four (24) hours prior to the Original Scheduled Time in the travel itinerary.

## For Claims

1. For Malaysia and Singapore, the claim payout shall be made through Insured Person’s BigPay Account automatically which will be remitted within 3 working days, whereas for Non-BigPay users and also for other markets, it shall be through the Insured Person’s preferred bank account.
2. In order for the claim to be paid automatically, the AirAsia Guest is required to provide their Mobile No. during the check-in i.e. via Mobile and Web Check-in and the Mobile No. must be matched with Mobile No. used in the BigPay account.
3. For Non-BigPay users, the Insured Person can contact us via email at [enquiry@tuneprotect.com](mailto:enquiry@tuneprotect.com) for further assistance.

## General Exclusions

We do not cover:

1. if the Insured Person failed to check-in or boarded the scheduled flight;
2. payment which would violate a government prohibition or regulation;
3. delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
4. any violation or attempt of violation of laws or resistance to arrest by the appropriate authority;
5. any person who is below the age of 2 years;
6. the Insured Person’s late arrival at the airport for the Scheduled Flight after the official check-in time;
7. any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe;
8. any loss, injury, damage or legal liability suffered or sustained directly or indirectly by the Insured Person if the Insured Person is:
  - a. a terrorist;
  - b. a member of a terrorist organization; or
  - c. a purveyor of nuclear, chemical or biological weapons;
  - d. a narcotics trafficker.
9. any loss resulting directly and indirectly (in whole or in part) from:
  - a. a Pandemic;
  - b. an epidemic
10. any loss, damage, liability, expense, fines, penalties directly or indirectly caused by, in connection with, involving or arising out of any of the following – including any fear thereof, whether actual or perceived:
  - Infectious diseases, viruses, bacterium or other microorganisms (whether asymptomatic or not); or
  - Coronavirus (**COVID-19**) including any mutation or variation thereof; or

- A Pandemic or epidemic, declared by the World Health Organization or any governmental authority. If the Insurer alleges that, by reason of this exclusion, any amount is not covered by this insurance plan, the burden of proving the contrary shall rest on the Insured.

Click [here](#) for more information.

### **Privacy Statement**

1. For the purpose of the automated claim feature, your Personal Information will be shared or transferred to the insurance underwriter of this product, Tune Protect Group Berhad, including its subsidiaries, and also to a payout solution provider, BigPay Malaysia Sdn Bhd or BigPay Singapore Pvt. Ltd., whichever relevant, to facilitate and remit the eligible claim payout automatically direct to your BigPay account.
2. Your consent to sharing your Personal Data is deemed given upon successful payment of your AirAsia flight ticket purchase during the mentioned Promo period and the specified travel date.
3. If you wish to withdraw your consent at any time, you may contact us via email at [enquiry@tuneprotect.com](mailto:enquiry@tuneprotect.com).

### **Additional Information**

We provide the Privacy Policy in both English and Bahasa Malaysia. In case of any inconsistencies between these two, the English version shall prevail. Should you have any questions on any part of this Policy or would like additional information regarding Tune Protect Group's data privacy practices, please do not hesitate to contact us at:

Customer Service Center  
Level 9, Wisma Tune,  
No. 19, Lorong Dungun,  
Damansara Heights,  
50450 Kuala Lumpur

Email: [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com).  
Telephone: 1 800 88 5753