



TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad

Company No.: 197601004719 (30686-K)

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SST Registration No.: W10-1808-31039805

TUNE PROTECT TRAVEL – AIRASIA

Travel Insurance

Policy Wording



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PART 1 – IMPORTANT INFORMATION

This insurance plan is offered exclusively to individuals who purchase Scheduled Flights (hereinafter referred to as the “Insured Person/You/Your”).

In consideration of You paying the required premium, Us accepting it and a copy of Tune Travel Comfort – AirAsia Certificate of Insurance issued, Tune Insurance Malaysia Berhad (hereinafter referred to as “Company/We/Us/Our”) will provide You the insurance coverage for the applicable benefits shown as set out in this Policy, subject always to the terms, conditions and exclusions contained in this Policy.

This policy wording specifies the terms, conditions and exclusions which shall form the basis of this Policy. Please read this policy wording carefully and understand the terms and conditions set out in this Policy.

A. ELIGIBILITY

To be eligible for cover under this Policy, You must be at least two (2) year sold on the First Departure Date.

B. SCOPE OF COVER

1. Benefits

The benefits You are entitled to under this Policy shall be as shown in the Schedule of Benefits. The maximum sum insured limit payable to You under this Policy shall be the limit stated in the Schedule of Benefits as shown in Your Certificate of Insurance in accordance with the plan You have chosen.

The benefits provided under any part or sections in this Policy shall not be applicable to Infant(s) except for benefits provided under ‘Part 3 – Tune Travel Protect – AirAsia’ where coverage is afforded to one (1) accompanying named Infant limited to the following:

- (a) Benefit ‘1(a) Personal Accident and Permanent Disablement’ payable up to 10% of limit as stated in the Schedule of Benefits;
- (b) Benefit ‘3(a) Medical Expenses’ payable up to 10% of the limit as stated Schedule of Benefits which shall be applicable to International Return Trip only.
- (c) Benefit ‘3(c) Emergency Medical Evacuation and Mortal Remains Repatriation’ up to 100% of the stated Schedule of Benefits which shall be applicable to International Return Trip only.
- (d) 24 hours Worldwide Travel Assistance Services.

2. Geographical Limitation

- (a) Coverage provided under this Policy is strictly limited to Trips within Arrival Destination and any transit point as stated in Your Flight Itinerary only. Any travel outside the Arrival Destination shall fall outside the scope of the Trip and this Policy.
- (b) Where the Insured Person travels outside the Arrival Destination during the Period of Insurance, this Policy shall not apply to any event, loss, damage or liability occurring outside the Arrival Destination. Any event occurring within the Arrival Destination which may give rise to a claim shall be subject to the terms, conditions, exclusions and remaining Period of Insurance, and shall not be construed as extending, reviving or confirming continuity of the Trip beyond its defined scope.
- (c) Travel outside the Arrival Destination by any means of transportation shall similarly fall outside the scope of the Trip and this Policy.

C. CONTACT DETAILS

Europ Assistance 24-hours Customer Support

- (a) Telephone : (603) 7628 3647
- (b) E-mail : enquiry@tuneprotect.com

For any assistance or queries related to this Policy, please contact customer support and ensure that You have the details of Your Policy at hand to ensure that the call operator can provide their assistance effectively.

Europ Assistance Emergency Assistance 24-hours Hotline

Telephone: (603) 7628 3650

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T 1800 88 5753 W tuneprotect.com



For any emergencies during Your Trip and if:

- (a) You require to be Hospitalised;
 - (b) You require medical evacuation in a medical emergency;
 - (c) You require medical repatriation back to Malaysia; or
 - (d) Your mortal remains is required to be repatriated back to Malaysia for covered events provided in this Policy,
- please contact the emergency assistance hotline and ensure that You have the details of Your Policy at hand to ensure that the call operator can provide their assistance effectively.

Tune Insurance Malaysia Berhad (Monday to Thursday: 9.00am to 5.00pm; Friday: 9.00am to 4.30pm)

- (a) Malaysia only (Toll-free) : 1-800-88-5753
- (b) International : (603) 4065 4244
- (c) E-mail : hello.my@tuneprotect.com

For any other enquiries or complaints, please contact Us and if You are not satisfied with the response of Our decision, You may submit Your complaint either to Financial Markets Ombudsman Services (FMOS) or to Bank Negara Malaysia (BNM).

Financial Markets Ombudsman Services (FMOS)

Level 14, Menara Takaful Malaysia No. 4,
Jalan Sultan Sulaiman,
50000 Kuala Lumpur.
Tel : 03-2272 2811
Website : www.fmos.org.my

BNMLINK

4th Floor, Podium Bangunan AICB,
No. 10, Jalan Dato' Onn, 50480, Kuala Lumpur
Tel : 1-300-88-5465 or +603-2784 8888
Fax : +603 2174 1515
Webpage : bnm.gov.my/BNMLINK

PART 2 – GENERAL DEFINITIONS

1. **Accident** shall mean a sudden, involuntary and unexpected event occurring at an identifiable time and place.
2. **Accidental Damage** shall mean physical damage to Your Gadget which is sudden, unforeseen, unintentional and with involvement of visible evidence of external force resulting in Your Gadget being unusable which was not deliberately caused by You or any other person.
3. **Accidental Liquid Damage** shall mean damage to Your Gadget caused by coming into contact with liquid which is sudden, unforeseen and unintentional resulting in Your Gadget being unusable which was not deliberately caused by You or any other person.
4. **Accidental Screen Crack** shall mean physical damage to Your Gadget's front screen which is sudden, unforeseen, unintentional affecting Your Gadget's normal operation or functionality and with involvement of visible evidence of external force which was not deliberately caused by You or any other person.
5. **Air Ticket** shall mean the seats purchased under AirAsia's ticketing system issued in Your name for which a Flight Itinerary is generated and issued upon successful purchase of the seat.
6. **Area** shall mean the Area in which Your Arrival Destination, which You have selected falls when purchasing Your Air Ticket, falls under as per table below:

Area	Arrival Destination
Area 1	Australia, Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Macau, Maldives, Myanmar, Pakistan, Philippines, Singapore, Sri Lanka, Taiwan, Thailand, Uzbekistan, Vietnam.
Area 2	Kenya, Mauritius, United Kingdom.
Area 3	Bahrain, Kazakhstan, Oman, Saudi Arabia.

7. **Arrival Destination** shall mean the destination where Your Scheduled Flight is destined to arrive in as stated in Your Flight Itinerary.
8. **Bodily Injury** shall mean a physical bodily injury or death suffered by You during a Trip caused solely by Accident and which is caused by external and visible means.
9. **Certificate of Insurance** shall mean the document issued to You as a confirmation of coverage under this Policy containing Your details and Your Policy details.
10. **Child(ren)** shall mean an unmarried person aged at least nine (9) days old and not exceeding eighteen (18) years old on the First Departure Date as specified in the Certificate of Insurance and who is:
 - (a) Your biological child;
 - (b) Your legally adopted child; or
 - (c) Your stepchild following a legal marriage to the child's legal parent.
11. **Common Carrier** shall mean any Scheduled Flight, land or sea conveyance licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare-paying passengers and operating only on fixed and established routes as part of a scheduled regular transportation service. This definition does not include chartered carrier, helicopter, limousine services, taxi or any carrier arranged as part of a tour.
12. **Doctor** shall mean a registered medical practitioner who is registered and licensed to practice western medicine and who, in rendering such treatment, is practicing within the scope of his licensing and training in the geographical area of practice. This definition does not include chiropractors and physiotherapists. The consulting Doctor must not be You, Your Travel Companion, or Your Immediate Family Member.
13. **Domestic** shall mean within Malaysia.
14. **Driving Range** shall mean the tract of land for practicing long golf shots.
15. **Epidemic** shall mean a sudden severe outbreak of disease that spreads rapidly and affects, within a very short period, an inordinately large number of people within a geographical region. For a non-exhaustive example, SARS / Swine Flu (H1N1) / Bird Flu.
16. **Europ Assistance** shall refer to the emergency assistance company We appoint.
17. **Expedition** shall mean any travel undertaken to high-risk, remote and/or inhospitable areas including but not limited to privately arranged kayaking expeditions along the coastline of a country; travel into generally inaccessible, unexplored, or unchartered regions; journeys for scientific, research, or political purposes to such areas; travel to Antarctica or other comparably remote and extreme environments. This definition does not include mountaineering, trekking and travel provided by a recognised tour

operator to locations that are reasonably accessible to the public (other than restrictions related to general health or fitness), provided Your participation is under the guidance and supervision of qualified guides or instructors arranged by the tour operator.

18. **Extreme Sports and Activities** shall mean sport or sporting activity that presents a high level of inherent danger (i.e. involves a high level of expertise, exceptional physical exertion, highly specialized gear or stunts) including but not limited to big wave surfing, canoeing down rapids, cliff jumping, horse jumping, ultra-marathons and stunt riding. It does not mean usual tourist's activities that are accessible to the general public without restriction (other than height or general health or fitness warnings) and which are provided by a recognised local tour operator but always providing that You are acting under the guidance and supervision of qualified guides and/or instructors of the tour operator when carrying out such tourist activities.
19. **First Departure Date** shall mean the date of departure shown on Your Air Ticket.
20. **Gadget** shall mean the electronic item purchased by You, for which You hold Evidence of Ownership. For the purposes of this Policy, Gadget shall only mean mobile phone, laptop or tablet.
21. **Gadget Accessories** shall mean items such as chargers, screen protector, protective cases, headphones and hands-free devices or any item that You may attach or connect to Your electronic Gadget.
22. **Forceful ATM Withdrawal** shall mean an unwilling ATM withdrawal under duress under attack or assault.
23. **Fraudulent Charges** shall mean deception for financial or personal gain by a person's credit and/or charge card.
24. **Golf Course** shall mean the area of ground for playing golf.
25. **Golfing/Golf Equipment** shall mean the equipment or devices that aid in the process of playing a golf game.
26. **Hijack** shall mean any unlawful, forceful or violent seizure, control or threat.
27. **Hired Equipment** shall mean temporary use of the equipment for an agreed payment from a company that hires the equipment.
28. **Home** shall mean Your usual place of residence in Malaysia.
29. **Home Contents** shall mean household furniture, fixtures, fittings and furnishings, clothing and personal effects in Your Home.
30. **Hospital** shall mean an establishment legally constituted and registered for the care and treatment of sick or injured person as paying patients which:
 - (a) has facilities for diagnosis and major surgery; and
 - (b) provides twenty-four (24) hours a day nursing services by registered and graduate nurses; and
 - (c) is under the supervision of one or more Doctor; and
 - (d) is not primarily a clinic, a place for alcoholics or drug addicts, a rehabilitation centre, a nursing home, rest home or convalescent home or a home for the aged or similar establishments.
31. **Hospitalisation / Hospitalised** shall mean admission to and confinement of a person in a Hospital as a registered patient to receive Medically Necessary treatment upon the advice and under the professional care of a Doctor for which the Hospital charges for room and board services.
32. **Immediate Family Member** shall mean Your legal spouse, parents, parents-in-law, Child(ren), daughter-in-law, son-in-law, siblings, siblings-in-law, grandchildren, grandparents, grandparents-in-law, legal guardian, legal ward, aunt, uncle, niece and nephew.
33. **Incident** shall mean Accidental Damage, Accidental Liquid Damage or Accidental Screen Crack or Theft of the Insured Person's Gadget.
34. **Infant** shall mean an Insured Person, who is at least nine (9) days old and not exceeding two (2) years of age, and who is accompanied to travel under an Air Ticket.
35. **Insured Person / You / Your** shall mean the covered guest who has been issued with an Air Ticket and a Certificate of Insurance.
36. **International** shall mean outside of Malaysia.
37. **Legal Guardian** shall mean a person who has been legally appointed to be responsible for the care, custody and control of a Child and who has the legal authority to make decisions on their behalf.
38. **Limb** shall mean the entire limb between the shoulder and wrist for a hand, or between the hip and ankle for a foot.
39. **Loss** shall mean:
 - (a) For loss of Limb: shall mean total and permanent physical severance or total and irrecoverable loss of use of the hand or foot, which is medically certified by a Doctor as beyond remedy by surgical or other treatment.
 - (b) For loss of sight: shall mean physical loss of eye or total and irrecoverable loss of sight resulting in blindness which is medically certified by a Doctor as beyond remedy by surgical or other treatment.



- 40. Medically Necessary** shall mean a medical service provided by a Doctor which is:
- (a) consistent with the diagnosis and is a customary medical treatment for the covered disability;
 - (b) in accordance with standards of good medical practice, consistent with current standards of professional medical care and of proven medical benefits;
 - (c) not for Your convenience or convenience of the Doctor and unable to be rendered out of a Hospital (if admitted as an in-patient);
 - (d) not of experimental, investigation, research, preventive or screening in nature; and
 - (e) for which charges are Reasonable and Customary and does not exceed the general level of charges being made by others of similar standing in the locality where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals of the same sex and of comparable age or for a similar disability in accordance with accepted medical standards and practice that could not have been omitted without adversely affecting Your disability.
- 41. Misfortune** shall mean permanent loss or damage of Your Golf Equipment due event beyond your control.
- 42. Natural Catastrophe** shall mean an event caused solely by natural forces that has catastrophic consequences including but is not limited to avalanche, cyclone, earthquake, flood, forest fire, hurricane, landslide, tornado, tsunami, typhoon or volcanic eruption, which are not caused by human actions.
- 43. Original Scheduled Time** shall mean the departure time of Your Scheduled Flight as stated in Your Air Ticket.
- 44. Outpatient** shall mean a treatment or medical care which does not required Hospitalisation.
- 45. Pair or Set** shall mean a number of items used together, associated as being similar or corresponding (including attached and unattached accessories and being regarded as one (1) unit.
- 46. Pandemic** shall mean an outbreak of infectious disease that is declared by the World Health Organization (WHO) as a pandemic and which spreads across multiple countries or continents typically affecting a large number of people. For the purposes of this Policy, a Pandemic includes any situation where such an outbreak results in widespread governmental restrictions, border closures, quarantine orders, or travel advisories issued by relevant authorities.
- 47. Parent(s)** shall mean a person who:
- (a) is a biological father or mother of the child;
 - (b) has legally adopted the child; or
 - (c) is a step-parent of the child following a legal marriage to the child's legal parent.
- 48. Period of Insurance** shall mean the duration for which the coverage under this Policy is valid as stated in 'Period of Insurance' for each parts under this policy wording.
- 49. Permanent** shall mean a condition occurring within one hundred and eighty (180) days from the date of the Accident that continues for a minimum period of twelve (12) calendar months and at the end of that period is certified by a Doctor as having no hope of recovery.
- 50. Permanent Total Disablement** shall mean a Bodily Injury which, having lasted for a continuous period of twelve (12) calendar months from the date of the Accident, entirely prevents the Insured Person from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
- 51. Personal Valuables** shall mean an electronic equipment of any kind and other personal effects.
- 52. Policy** shall mean contract of insurance comprising of this policy wording, Certificate of Insurance, endorsement or any other documents We may issue that will form part of this Policy.
- 53. Pre-Existing Condition** shall mean any medical condition, sickness, illness, disease, symptoms, other abnormal medical condition or injury of which You or Your Immediate Family Member were aware of or had reasonable knowledge before the purchase of the Air Ticket(s). You or Your Immediate Family Member will be considered to have had reasonable knowledge of a Pre-Existing Condition when the condition is one for which:
- (a) You or Your Immediate Family Member had received or is receiving treatment;
 - (b) medical advice, diagnosis, care or treatment had been recommended;
 - (c) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (d) require the consumption of prescribed drugs or medicine.
- 54. Professional Sport(s)** shall mean any sports engagement by You, where You could earn income or remuneration by participation.
- 55. Proof of Purchase** shall mean a document that proves that the Gadget you are claiming belongs to You. This can be a copy of receipt, delivery note, gift receipt or confirmation from Your network provider that the mobile phone is used by You.



56. **Public Transportation** shall mean rail, bus, coach, taxi or ferry services used by You that operate to fixed, established and regular schedules and routes.
57. **Reasonable and Customary Charges** shall mean expenses normally charged for medical/Hospital treatment, supplies or services Medically Necessary to treat Your condition.
58. **Registered Dental Practitioner** shall mean a registered and qualified dental practitioner holding the required license to practice dentistry under the applicable laws, acting within the scope of his/her licensing and training. The Registered Dental Practitioner shall not be You, any of Your Immediate Family Member or Travel Companion.
59. **Riot or Civil Commotion** shall mean a disturbance of the public space by a group of people which involves acts or threats of violence, or the action of any legal authority to suppress or attempt to suppress such group of people.
60. **Robbery** shall mean criminal act of taking money, property or goods in Your possession by physical force, and threat.
61. **Schedule of Benefits** shall mean the schedule containing the applicable benefits together with the corresponding sum insured or limit applicable to Your Policy.
62. **Scheduled Flight** shall mean any air conveyance operated by AirAsia Berhad (284669-W) or AirAsia X Berhad (734161-K) licensed by the government authority having jurisdiction for scheduled transportation of individuals who travel as fare-paying passengers and operating only on fixed and established routes as part of a scheduled regular transportation service. This definition does not include chartered flights.
63. **Senior** shall mean an Insured Person who has attained the age of seventy-six (76) and above at the time of occurrence of such medical condition.
64. **Serious Bodily Injury or Serious Sickness** shall mean Bodily Injury sustained or Sickness suffered which requires immediate attention and treatment by a Doctor who certifies that such person who suffers from such Bodily Injury or Sickness as unfit to travel, hence is unable to commence the Trip or continue with the Trip.
65. **Sickness** shall mean a physical condition marked by a pathological deviation from the normal healthy state as confirmed by the attending Doctor.
66. **Strike** shall mean any organised and collective refusal to work, carried out by a group of employees or workers which is intended to protest against their employment.
67. **Terrorist Act** shall mean any actual or threatened use of force or violence, or the commission of an act dangerous to human life or property, which causes or is intended to cause damage, injury, harm, or disruption, and which is directed against any individual, property, or government. Such acts must have the stated or unstated purpose of pursuing economic, ethnic, nationalistic, political, racial, or religious objectives, whether or not such objectives are publicly declared, and must be verified or recognised as an act of terrorism by the Government of Malaysia and/or the government of the Arrival Destination.
68. **Theft** shall mean permanent loss or damage of personal property or belongings by an unknown third party where:
- (a) there is physical evidence of a break-in of a premise where they are kept during the Trip, or
 - (b) they are taken without Your consent, whether forcibly or otherwise.
69. **Third Party Property** shall mean the material property of a third party which does not belong to You or not in the charge of Your custody or not under Your or Your Immediate Family Member's control.
70. **Time** shall mean Malaysian time or date.
71. **Total Permanent Disability** shall mean a Bodily Injury which, having lasted for a continuous period of twelve (12) calendar months from the date of the Accident, entirely prevents the Insured Person from engaging in gainful employment of any and every kind and for which there is no hope of recovery.
72. **Travel Companion** shall mean Your travelling companion covered under a similar insurance contract issued by Us, with travel bookings to depart with You, return with You and accompany You for the entire Trip.
73. **Travel Documents** shall mean passport, visa, identification card or driving license which is required during Your Trip.
74. **Trip** shall refer to a Domestic or International journey undertaken by You within the Period of Insurance.
75. **Updated Scheduled Time** shall mean any new departure time which the Scheduled Flight operator has advised You of via written notification, where such notification is sent to You more than twenty-four (24) hours prior to the Original Scheduled Time.
76. **Valuables** shall mean antiques, jewellery, gemstones, fur, precious metals, sunglasses, watches and other personal items of high monetary value.
77. **We / Us / Our / Company** shall mean Tune Insurance Malaysia Berhad.

PART 3 – TUNE PROTECT TRAVEL – AIRASIA

A. SCHEDULE OF BENEFITS

INTERNATIONAL RETURN TRIP

Benefits	Sum Insured (RM)		Sum Insured (RM)	
	Lite Comprehensive Plan		Plus Comprehensive Plan	
	Standard	Senior	Standard	Senior
	Individual (2 - 75)	Individual (76 and above)	Individual (2 - 75)	Individual (76 and above)
1. PERSONAL ACCIDENT				
(a) Accidental Death or Permanent Disablement	250,000	125,000	500,000	250,000
2. TRAVEL INCONVENIENCES				
(a) Trip Cancellation	5,000	5,000	50,000	50,000
(b) Trip Curtailment	5,000	5,000	50,000	50,000
(c) Loss or Damage to Baggage and Personal Effects	2,000	2,000	5,000	5,000
(i) Limit for each damaged item	200	200	200	200
(ii) Limit for each lost item	400	400	400	400
(d) Baggage Delay	800	800	800	800
Limit for every 6 consecutive hours	200	200	200	200
(e) On-Time Guarantee (Delay of more than 2 consecutive hours)	N/A	N/A	200	200
(f) Travel Delay	1,500	1,500	3,000	3,000
Limit for every 6 consecutive hours	300	300	300	300
(g) Missed Flight Connection	600	600	1,200	1,200
Limit for every 6 consecutive hours	300	300	300	300
(h) Travel Reroute	450	450	450	450
Limit for every 6 consecutive hours	150	150	150	150
(i) Loss of Personal Money	2,000	2,000	4,000	4,000
(j) Loss of Travel Documents				
(k) Fraudulent Use of Credit Card	N/A	N/A	1,000	1,000
(l) Hijack Distress Allowance	1,000	1,000	1,000	1,000
Limit for every 6 consecutive hours	500	500	500	500
(m) Home Care Benefit	3,000	3,000	3,000	3,000
3. MEDICAL AND EVACUATION EXPENSES				
(a) Medical Expenses (Excess RM50 per claim is applicable to each Insured Person for Outpatient treatment expenses)	200,000	100,000	1,000,000 (Hospital cashless admission service available)	500,000 (Hospital cashless admission service available)
(i) Limit due to Accident	Included subject to limits in 3(a)	Included subject to limits in 3(a)	Included subject to limits in 3(a)	Included subject to limits in 3(a)
(ii) Limit due to Sickness		N/A		
(b) Hospital Allowance	6,000	3,000 (Due to Accident only)	6,000	3,000 (Due to Accident only)
Amount per day	200	200	200	200
(c) Emergency Medical Evacuation and Mortal Remains Repatriation	300,000	150,000	1,000,000	500,000
(i) Limit due to Accident	Included subject to limits in 3(c)	Included subject to limits in 3(c)	Included subject to limits in 3(c)	Included subject to limits in 3(c)
(ii) Limit due to Sickness		N/A		
(d) Compassionate Visit	5,000	5,000	5,000	5,000
4. PERSONAL LIABILITY				
Personal Liability	500,000	500,000	500,000	500,000
5. TRAVEL ASSISTANCE SERVICES				
24 hours Worldwide Travel Assistance	Included			

INTERNATIONAL ONE-WAY TRIP

Benefits		Sum Insured (RM)		Sum Insured (RM)	
		Lite Comprehensive Plan		Plus Comprehensive Plan	
		Standard	Senior	Standard	Senior
		Individual	Individual	Individual	Individual
		(2 - 75)	(76 and above)	(2 - 75)	(76 and above)
1. PERSONAL ACCIDENT					
(a)	Accidental Death or Permanent Disablement	300,000	150,000	500,000	250,000
2. TRAVEL INCONVENIENCES					
(a)	Trip Cancellation	5,000	5,000	50,000	50,000
(b)	Trip Curtailment	N/A	N/A	N/A	N/A
(c)	Loss or Damage to Baggage and Personal Effects	2,000	2,000	5,000	5,000
	(i) Limit for each damaged item	200	200	200	200
	(ii) Limit for each lost item	400	400	400	400
(d)	Baggage Delay	800	800	800	800
	Limit for every 6 consecutive hours	200	200	200	200
(e)	On-Time Guarantee (Delay of more than 2 consecutive hours)	N/A	N/A	200	200
(f)	Travel Delay	1,500	1,500	3,000	3,000
	Limit for every 6 consecutive hours	300	300	300	300
(g)	Missed Flight Connection	600	600	1,200	1,200
	Limit for every 6 consecutive hours	300	300	300	300
(h)	Travel Reroute	450	450	450	450
	Limit for every 6 consecutive hours	150	150	150	150
(i)	Loss of Personal Money	1,000	1,000	4,000	4,000
(j)	Loss of Travel Documents				
(k)	Fraudulent Use of Credit Card	N/A	N/A	1,000	1,000
(l)	Hijack Distress Allowance	1,000	1,000	1,000	1,000
	Limit for every 6 consecutive hours	500	500	500	500
(m)	Home Care Benefit	1,000	1,000	1,000	1,000
3. MEDICAL AND EVACUATION EXPENSES					
(a)	Medical Expenses (Excess RM50 per claim is applicable to each Insured Person for Outpatient treatment expenses)	N/A			
(b)	Hospital Allowance	N/A			
(c)	Emergency Medical Evacuation and Mortal Remains Repatriation	30,000	15,000	30,000	15,000
	(i) Limit due to Accident	Included subject to limits in 3(c)	Included subject to limits in 3(c)	Included subject to limits in 3(c)	Included subject to limits in 3(c)
	(ii) Limit due to Sickness	N/A			
(d)	Compassionate Visit	N/A			
4. PERSONAL LIABILITY					
	Personal Liability	500,000	500,000	500,000	500,000
5. TRAVEL ASSISTANCE SERVICES					
	24 hours Worldwide Travel Assistance	Included			

DOMESTIC RETURN TRIP

Benefits		Sum Insured (RM)	
		Standard	Senior
		(2 – 75 years old)	(76 years old and above)
1. PERSONAL ACCIDENT			
(a)	Accidental Death or Permanent Disablement	250,000	125,000
2. TRAVEL INCONVENIENCES			
(a)	Trip Cancellation	i. Air Ticket costs; ii. accommodation costs; iii. tour packages and activities; and iv. admission tickets	i. Air Ticket costs; ii. accommodation costs; iii. tour packages and activities; and iv. admission tickets
(b)	Trip Curtailment	i. Air Ticket costs and accommodation costs; or ii. additional costs of an Air Ticket to return to Your Home	i. Air Ticket costs and accommodation costs; or ii. additional costs of an Air Ticket to return to Your Home
(c)	Loss or Damage to Baggage and Personal Effects (i) Limit for each damaged item (ii) Limit for each lost item	1,500 200 400	1,500 200 400
(d)	Baggage Delay Limit for every 6 consecutive hours	400 200	400 200
(e)	On-Time Guarantee (Delay of more than 2 consecutive hours)	200	200
(f)	Travel Delay Limit for every 6 consecutive hours	1,400 300	1,400 300
(g)	Missed Flight Connection Limit for every 6 consecutive hours	600 300	600 300
(h)	Travel Reroute Limit for every 6 consecutive hours	450 150	450 150
(i)	Loss of Personal Money	150	150
(j)	Loss of Travel Documents		
(k)	Fraudulent Use of Credit Card	N/A	N/A
(l)	Hijack Distress Allowance Limit for every 6 consecutive hours	1,000 500	1,000 500
(m)	Home Care Benefit	3,000	3,000
3. MEDICAL AND EVACUATION EXPENSES			
(a)	Medical Expenses (Excess RM50 per claim is applicable to each Insured Person for Outpatient treatment expenses)	26,500	12,500
	(i) Limit due to Accident	25,000, subject to limits in Section 3(a)	Included subject to limits in 3(a)
	(ii) Limit due to Sickness	1,500, subject to limits in Section 3(a)	N/A
(b)	Hospital Allowance Amount per day	1,500 50	750 (Due to Accident only) 50
(c)	Emergency Medical Evacuation and Mortal Remains Repatriation	100,000	50,000
	(i) Limit due to Accident	Included subject to limits in 3(c)	
	(ii) Limit due to Sickness	N/A	
(d)	Compassionate Visit	1,000	1,000
4. PERSONAL LIABILITY			
	Personal Liability	25,000	25,000
5. TRAVEL ASSISTANCE SERVICES			
	24 hours Worldwide Travel Assistance	Included	

DOMESTIC ONE-WAY TRIP

Benefits		Sum Insured (RM)	
		Standard	Senior
		(2 – 75 years old)	(76 years old and above)
1. PERSONAL ACCIDENT			
(a)	Accidental Death or Permanent Disablement	300,000	150,000
2. TRAVEL INCONVENIENCES			
(a)	Trip Cancellation	i. Air Ticket costs; ii. accommodation costs; iii. tour packages and activities; and iv. admission tickets	i. Air Ticket costs; ii. accommodation costs; iii. tour packages and activities; and iv. admission tickets
(b)	Trip Curtailment	N/A	N/A
(c)	Loss or Damage to Baggage and Personal Effects <i>(i) Limit for each damaged item</i> <i>(ii) Limit for each lost item</i>	1,500 200 400	1,500 200 400
(d)	Baggage Delay <i>Limit for every 6 consecutive hours</i>	400 200	400 200
(e)	On-Time Guarantee <i>(Delay of more than 2 consecutive hours)</i>	200	200
(f)	Travel Delay <i>Limit for every 6 consecutive hours</i>	1,400 300	1,400 300
(g)	Missed Flight Connection <i>Limit for every 6 consecutive hours</i>	600 300	600 300
(h)	Travel Reroute <i>Limit for every 6 consecutive hours</i>	450 150	450 150
(i)	Loss of Personal Money	150	150
(j)	Loss of Travel Documents		
(k)	Fraudulent Use of Credit Card	N/A	N/A
(l)	Hijack Distress Allowance <i>Limit for every 6 consecutive hours</i>	1,000 500	1,000 500
(m)	Home Care Benefit	1,000	1,000
3. MEDICAL AND EVACUATION EXPENSES			
(a)	Medical Expenses <i>(Excess RM50 per claim is applicable to each Insured Person for Outpatient treatment expenses)</i>	N/A	
(b)	Hospital Allowance	N/A	
(c)	Emergency Medical Evacuation and Mortal Remains Repatriation	10,000	5,000
	<i>(i) Limit due to Accident</i>	Included subject to limits in 3(c)	
	<i>(ii) Limit due to Sickness</i>	N/A	
(d)	Compassionate Visit	N/A	
4. PERSONAL LIABILITY			
	Personal Liability	25,000	25,000
5. TRAVEL ASSISTANCE SERVICES			
	24 hours Worldwide Travel Assistance	Included	

B. PERIOD OF INSURANCE

1. Commencement of Cover

- **Domestic**
 - (a) Cover for 'Section 2: Travel Inconveniences (a) Trip Cancellation' shall commence twenty-four (24) hours from the purchase date of Your Air Ticket.
 - (b) For all other benefits, cover shall commence from the time You check-in at the airport on the First Departure Date for Your Scheduled Flight.
- **International**
 - (a) Cover for 'Section 2: Travel Inconveniences (a) Trip Cancellation' shall commence twenty-four (24) hours from the purchase date of Your Air Ticket.
 - (b) For all other benefits, cover shall commence from the time You check-in at the airport on the First Departure Date for a Scheduled Flight.

2. Expiry of Cover

- **Domestic Trip**
 - (a) One-way journey
 - (i) Cover for 'Section 2: Travel Inconveniences (a) Trip Cancellation' shall be terminated at the earlier of the following:
 - when You check-in at the airport on the First Departure Date for Your Scheduled Flight; or
 - at 11:59pm on the First Departure Date of Your Scheduled Flight.
 - (ii) For all other benefits, cover shall be terminated at the earlier of the following:
 - upon Your departure from the airport of the Arrival Destination; or
 - three (3) days after Your first arrival date at Your Arrival Destination.
 - (b) Return journey
 - (i) Cover for 'Section 2: Travel Inconveniences (a) Trip Cancellation' shall be terminated at the earlier of the following:
 - when You check-in at the airport on the First Departure Date for Your Scheduled Flight; or
 - at 11:59pm on the First Departure Date of Your Scheduled Flight.
 - (ii) For all other benefits, cover shall be terminated at the earlier of the following:
 - after You are cleared to pass through the arrival checkpoint at the airport at the end of Your return Scheduled Flight; or
 - at 11:59pm on the return date of Your Scheduled Flight as stated in Your Certificate of Insurance.
- **International Trip**
 - (a) One-way journey
 - (i) Cover for 'Section 2: Travel Inconveniences (a) Trip Cancellation' shall be terminated at the earlier of the following:
 - when You check-in at the airport on the First Departure Date for Your Scheduled Flight; or
 - at 11:59pm on the First Departure Date of Your Scheduled Flight.
 - (ii) For all other benefits, cover shall be terminated at the earlier of the following:
 - upon Your departure from the airport of the Arrival Destination; or
 - three (3) days after Your first arrival date at Your Arrival Destination.
 - (b) Return journey
 - (i) Cover for 'Section 2: Travel Inconveniences (a) Trip Cancellation' shall be terminated at the earlier of the following:
 - when You check-in at the airport on the First Departure Date for Your Scheduled Flight; or
 - at 11:59pm on the First Departure Date of Your Scheduled Flight.
 - (ii) For all other benefits, cover shall be terminated at the earlier of the following:
 - after You are cleared to pass through the arrival checkpoint at the airport in Malaysia at the end of Your return Scheduled Flight; or
 - upon checking in at the immigration checkpoint to travel outside the country of Arrival Destination, other than to return to Malaysia; or
 - at 11:59pm on the return date of Your Scheduled Flight as stated in Your Certificate of Insurance.

C. BENEFITS DESCRIPTION

The following benefits are only applicable to You if You these benefits are shown with corresponding limits as specified in the Schedule of Benefits in Your Certificate of Insurance.

SECTION 1: PERSONAL ACCIDENT

(a) Accidental Death and Permanent Disablement

If You sustain Bodily Injury due to an Accident, which occurred during the Trip directly resulting in any-one (1) of the events listed in the Scale of Compensation below, within one-hundred and eighty (180) days from the date of Accident, We will pay the percentage of sum insured for such event as stated in the Scale of Compensation.

Scale of Compensation

No.	Events	Percentage of Benefit Payable
1	Accidental Death	100%
2	Permanent Total Disablement	100%
3	Permanent Loss of Sight (either one (1) or both eyes)	100%
4	Permanent Loss of Limb (either one (1) or both Limbs)	100%
5	Permanent Loss of Sight in one (1) eye and Loss of one (1) Limb	100%

Additional conditions applicable to this benefit

- (1) The maximum benefit payable shall be 100% of the sum insured as specified in the Schedule of Benefits.
- (2) Only a claim for one (1) event is payable under this benefit.
- (3) This insurance will automatically terminate for You when a claim for any one (1) event listed in the Scale of Compensation above is payable. However, this termination shall not affect any other claim arising out of the Accident that resulted in the Bodily Injury, if any.
- (4) Exposure Extension
In the event of an Accident happening during Your Trip causing unintentional exposure to natural elements to You which directly causes Bodily Injury resulting in one of the events listed in the Scale of Compensation above occurring within one-hundred and eighty (180) calendar days immediately after the date of Accident, We shall pay the compensation for such event as provided in the Scale of Compensation above, up to the maximum limit as specified in the Schedule of Benefits.
- (5) Disappearance Extension
If Your body is not found within one (1) year following the date of disappearance, sinking or wrecking of the conveyance You were traveling in or on at the time of the Accident during Your Trip, it shall be presumed that You suffered Accidental death at the time of such disappearance, sinking or wrecking. We shall pay the compensation for such event as provided in the Scale of Compensation above, up to the maximum limit as specified in the Schedule of Benefits, provided the person(s) to whom such benefit is paid shall sign an undertaking to refund such sum to Us if You are subsequently found to be living.

SECTION 2: TRAVEL INCONVENIENCES

(a) Trip Cancellation

If You are required to cancel Your Trip before the commencement of Your Trip which is both necessary and unavoidable due to any one (1) of the Covered Events stated in this benefit, We will reimburse You up to the maximum limit as specified in the Schedule of Benefits, for irrecoverable deposits, charges or expenses for items as stated below for Your Trip for which You have paid (or unpaid but is obligated to be paid under an agreement) but which is unused and non-refundable:

- i. Air Ticket costs;
- ii. accommodation costs;
- iii. tour packages and activities; and
- iv. admission tickets.

Covered Events

- (i) Your death;
- (ii) death of Your Immediate Family Member which occurs within sixty (60) days before the First Departure Date;

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- (iii) Serious Bodily Injury or Serious Illnesses suffered by You or Your Immediate Family Member requiring Hospitalisation which occurs within sixty (60) days before the First Departure Date;
- (iv) Accidental damage to Your vehicle within forty-eight (48) hours requiring immediate repair before the First Departure Date;
- (v) damage caused by fire or Natural Catastrophe to Your Home rendering it unfit for occupancy which requires Your presence at the property;
- (vi) You are kidnapped;
- (vii) You are required to attend jury duty or subpoenaed to appear in court; or
- (viii) the Public Transportation in which You are travelling in to reach the departure point to board Your Scheduled Flight to travel to the Arrival Destination is involved in an Accident or a breakdown.

Additional conditions applicable to this benefit

- (1) This benefit is only payable if coverage is incepted before You become aware of any circumstances which could lead to the cancellation of Your Trip.
- (2) This Policy for You will terminate once a claim under this benefit has been paid.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any event or circumstances which You knew or ought to have known which would lead to the cancellation of Your Trip prior to the purchase date of this Policy;
- (2) costs which are not incurred or paid by You;
- (3) disinclination to travel or change in travel plans by You or Your Travel Companion; or
- (4) Natural Catastrophe.

(b) Trip Curtailment

If Your Trip has commenced and You are required to curtail Your Trip to return directly to Your Home after Your arrival at the Arrival Destination due to any one (1) of the Covered Events stated below and such curtailment is both necessary and unavoidable, We will reimburse You up to the maximum limit as specified in the Schedule of Benefits for:

- (i) forfeited, unused and non-refundable portion of deposits, charges or expenses for items as stated below for which You have paid (or unpaid but is obligated to be paid by You under an agreement):
 - i. Air Ticket costs; and
 - ii. accommodation costs;
 or
- (ii) additional costs of an Air Ticket incurred by You to return to Your Home.

Covered Events

Events below occurring during Your Trip:

- (i) Serious Bodily Injury or Serious Sickness sustained by You requiring Hospitalisation;
- (ii) You require medical evacuation in a medical emergency;
- (iii) death sustained by Your Immediate Family Member;
- (iv) Hospitalisation of Your Immediate Family Member which requires Your presence.

Additional conditions applicable to this benefit

- (1) Coverage under this benefit is effective only if coverage is incepted before You become aware of any circumstances which could lead to the curtailment of Your Trip.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any event or circumstances which You knew or ought to have known would lead to the curtailment of Your Trip prior to the issuance date of the Policy;
- (2) any border closure, law, directive or restriction imposed by the government authority;
- (3) costs which are not incurred or paid by You;
- (4) disinclination to travel or change in travel plans by You, Your Immediate Family Member or Your Travel Companion;
- (5) loss or compensation for any air miles, frequent flyer points or holiday points earned or used to pay for the Trip in part or in full; or

(6) Natural Catastrophe.

(c) Loss or Damage to Baggage and Personal Effects

If Your baggage or personal effects taken by You during Your Trip are stolen, lost or accidentally damaged due to Robbery, Theft or negligence of the Scheduled Flight operator during Your Trip, We will reimburse You up to the maximum limit as specified in the Schedule of Benefits for the purchase cost or for the repair cost.

Additional conditions applicable to this benefit

- (1) This benefit shall only pay for a baby stroller taken by You during Your Trip which is stolen, lost or accidentally damaged due to Robbery, Theft or negligence of the Scheduled Flight operator provided that it is checked-in with the Scheduled Flight operator during Your Trip and while travelling on the Scheduled Flight only.
- (2) The lost or damage baggage or personal effects must belong to You and taken with You or acquired by You during Your Trip which is carried on You during Your Trip.
- (3) A report must be made at the nearest police station or relevant authorities within the jurisdiction where the incident took place for any claim for loss within twenty-four (24) hours of the incident. A copy of the police report or report by the relevant authorities must be submitted to Us to support a claim.
- (4) Claims payable for loss or damage of any one (1) baggage, article or Pair or Set shall be subject to the respective maximum limit as specified in the Schedule of Benefits under this benefit (limit per item).
- (5) Proof of Your purchase such as, but not limited to, receipts, bank statements or credit card statements, must be submitted to Us to support a claim. If no such proof is submitted, We may at Our sole discretion decline a claim or accept it at a reduced value or less any compensation paid by any other sources.
- (6) You must take reasonable care to keep Your baggage and personal effects safe and secure throughout the Trip.
- (7) Where applicable, We shall at Our sole discretion, determine the basis of reimbursement which shall either be the lesser of the cash value of the items or equivalent to:
 - i. the original cash value of the items less depreciation given the provision of an official receipt;
 - ii. the cost of replacement of a similar make and model; or
 - iii. the cost of repairing the items.
- (8) Where any item consists of articles in a Pair or Set, We shall not be liable to pay more than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have as part of such Pair or Set. We may at Our option elect to either repair or replace any part, to restore the Pair or Set to its value before the loss or pay the difference between the cash value of the loss or damage of covered personal effects before and after the loss.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) act of animal, insects, rodents or vermin;
- (2) baby stroller, unless for a baby stroller which is stolen, lost or accidentally damaged due to Robbery, Theft or negligence of the Scheduled Flight operator provided that it is checked-in with the Scheduled Flight operator during Your Trip and while travelling on the Scheduled Flight;
- (3) baggage or personal effects while being in the custody of a Scheduled Flight operator (unless a Property Irregularity Report is provided);
- (4) personal effects not under Your or Your Travel Companion's direct supervision which is left in a place where general public has access to;
- (5) personal effects left in an empty vehicle not under Your or Your Travel Companion's supervision, unless such personal effects are kept in a locked compartment of the vehicle, out of sight and such vehicle is securely locked with all windows closed;
- (6) personal effects that are sent, mailed or shipped separately;
- (7) confiscation or seizure by customs or government authorities;
- (8) damage of fragile or brittle items;
- (9) dents, cracks or scratches to the personal effects unless such dents, cracks or scratches cause the personal effects to no longer able to serve its original use or purpose for which it was designed;
- (10) disorder or damage resulting from Your decision to repair, clean or alter the item;
- (11) electrical breakdown or mechanical breakdown;
- (12) faulty materials or workmanship, including errors in fabrication or assembly;
- (13) gradual deterioration or wear and tear;
- (14) loss or damage of data, program or software stored in any storage device or media;

- (15) unexplained disappearance;
- (16) Your failure to exercise due diligence and take reasonable precaution to safe-guard and secure the personal effects;
- (17) Your failure to notify the police or relevant authorities within the jurisdiction within twenty-four (24) hours upon discovering such loss;
- (18) loss or damage for items listed below:
 - i. Valuables, artefacts, paintings, musical instrument, manuscripts, objects of art or any objects with intrinsic value;
 - ii. automobiles and automobile equipment, trailers and caravans, boats and other means of transport equipment;
 - iii. animals, insects, rodents;
 - iv. bank notes, betting chips, cash, cash card, credit cards, coins, debit cards, driving license, gift cards, identification documents, money order, payment cards, Travel Documents, traveller's cheque, vouchers;
 - v. computer (other than Laptop), gaming consoles, headphones, media players or speakers;
 - vi. contraband or illegal goods;
 - vii. equipment which are leased or hired;
 - viii. external prosthetic appliances or devices; such as but not limited to artificial limbs, artificial teeth, bridges, contact lenses, corneal lenses, dental bridges, dentures, eyeglasses, hearing aids, wheelchair;
 - ix. bicycle, golf equipment, tennis rackets and other sports equipment and its accessories;
 - x. goods and equipment for business or trade use, including its sample;
 - xi. gemstones and any form of jewellery which is not worn on You;
 - xii. perishable or consumable items;
 - xiii. tickets of any kind.

(d) Baggage Delay

If Your baggage or baby stroller is delayed by the Scheduled Flight operator during Your Trip whereby Your baggage is unable to be collected or delivered to You within six (6) consecutive hours upon Your arrival at the Arrival Destination port, We will pay You up to the maximum limit as specified in the Schedule of Benefits for every six (6) consecutive hours of such delay.

Additional conditions applicable to this benefit

- (1) A letter from the Scheduled Flight operator or its handling agents confirming the actual date and time of baggage or baby stroller delivery is required as proof for purposes of claim under this benefit.
- (2) If Your delayed baggage or baby stroller is subsequently found to be lost or damaged, payment of claim made under this benefit will only be made after deducting any claim payment made or may be made by Us under benefit '2(c) Loss or Damage to Baggage and Personal Effects'.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) baggage delay which is not reported immediately to the Scheduled Flight operator;
- (2) baggage delay caused by confiscation or seizure by customs or government authorities; or
- (3) no baggage allowance is purchased with the Scheduled Flight operator.

(e) On-Time Guarantee

If the Scheduled Flight in which You have arranged to travel on is delayed for two (2) consecutive hours from the Original Scheduled Time or Updated Scheduled Time, where applicable during Your Trip, We will pay You the amount as specified in the Schedule of Benefits.

The delay shall be calculated from the Original Scheduled Time or Updated Scheduled Time, where applicable, until the actual departure time of the Scheduled Flight or the first available alternative flight offered by the Scheduled Flight operator to You, whichever earlier.

Additional conditions applicable to this benefit

- (1) This benefit is only payable if coverage is incepted before You become aware of any circumstances which could lead to any segment of Your Trip being unable to be carried out.
- (2) This benefit is only payable if You purchased this Policy more than four (4) hours from the Original Scheduled Time of the Scheduled Flight as stated in the Air Ticket or Flight Itinerary.
- (3) A letter from the Scheduled Flight operator or its handling agents confirming the duration and reason for the delay is required as proof for purposes of claim under this benefit.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any border closure, law, directive or restriction imposed by any government authority;
- (2) adverse weather conditions, airport closure, airport curfew, strike, air traffic flow management restrictions or industrial action of other companies or carrier already in existence on the scheduled departure date of the Scheduled Flight;
- (3) delay which is notified to You more than twenty-four (24) hours prior to:
 - i. the Original Scheduled Time as stated in the ticket or itinerary provided to You; or
 - ii. the Updated Scheduled Time as stated in the written notification sent to You by Scheduled Flight operator, where applicable;
- (4) Strike, Riot or Civil Commotion;
- (5) Your failure to check-in according to the Air Ticket or Flight Itinerary provided to You by the Scheduled Flight operator; or
- (6) Your failure to reach the airport on or after the check-in or boarding time.

(f) Travel Delay

If the Common Carrier in which You have arranged to travel on is delayed for six (6) consecutive hours during Your Trip, We will pay You up to the maximum limit as specified in the Schedule of Benefits for every six (6) consecutive hours of delay at each destination.

The delay shall be calculated from the original scheduled departure time as stated in the ticket or itinerary provided to You by the Common Carrier operator until the actual departure time of the Common Carrier or the first available alternative transportation offered by the Common Carrier to You, whichever earlier.

Additional conditions applicable to this benefit

- (1) This benefit is only payable if coverage is incepted before You become aware of any circumstances which could lead to the delay of Your Trip.
- (2) This benefit is only payable if You purchased this Policy at least four (4) hours prior to the scheduled departure time of the Common Carrier as stated in the ticket or itinerary provided to You by the Common Carrier operator.
- (3) A letter from the Common Carrier operator or its handling agents confirming the duration and reason for the delay is required as proof for purposes of claim under this benefit.
- (4) If a claim for a Scheduled Flight delay is payable under benefit '2(e) On-Time Guarantee' where such delay continues after the first two (2) consecutive hours as covered under benefit '2(f) Travel Delay', the delay of the same Scheduled Flight payable under '2(f) Travel Delay' shall only be calculated after the completion of the two (2) consecutive hours period covered under '2(e) On-Time Guarantee'.
- (5) This policy will only pay for one (1) claim made either for benefit '2(f) Travel Delay' or '2(g) Missed Flight Connection' for any one (1) event, but not both.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any border closure, law, directive or restriction imposed by any government authority;
- (2) adverse weather conditions, airport closure, airport curfew, strike, air traffic flow management restrictions or industrial action of other companies or carrier already in existence on the scheduled departure date of the Common Carrier;
- (3) delay which You are made aware of twenty-four (24) hours or more prior to the scheduled departure time as stated in the ticket or itinerary provided to You by the Common Carrier operator;
- (4) Strike, Riot or Civil Commotion;
- (5) Your failure to check-in according to the ticket or itinerary provided to You by the Common Carrier; or
- (6) Your failure to board the first available alternative transportation offered by the Common Carrier operator to You.

(g) Missed Flight Connection

If You are unable to board the scheduled connecting Scheduled Flight at the designated transit point during Your Trip due to the late arrival of Your scheduled incoming Scheduled Flight caused by Covered Events stated below in this benefit and no alternative onward transportation is offered to You by the Scheduled Flight operator, We will pay You up to the maximum limit as specified in the Schedule of Benefits for every six (6) consecutive hours of delay.

The delay shall be calculated from the original scheduled departure time of Your scheduled connecting Scheduled Flight as stated in the Air Ticket or Flight Itinerary provided to You by the connecting Scheduled Flight operator until the actual departure time of the next available Scheduled Flight or the first available alternative transportation boarded by You, whichever earlier.

Covered Events

- (i) adverse weather conditions at the Arrival Destination or point of departure;
- (ii) accident to the incoming Scheduled Flight boarded by You from the first point of departure; or
- (iii) technical fault of the incoming Scheduled Flight boarded by You from the first point of departure.

Additional conditions applicable to this benefit

- (1) Coverage under this benefit is effective only if You purchased this Policy at least four (4) hours prior to the scheduled departure time of the connecting Scheduled Flight operator as stated in the Flight Ticket or Flight Itinerary provided to You by the connecting Scheduled Flight operator.
- (2) A letter from the Scheduled Flight operator or its handling agents confirming the reason of delay, original scheduled arrival time and actual arrival time of the incoming Scheduled Flight is required as proof for purposes of claim under this benefit.
- (3) This policy will only pay for one (1) claim made either for benefit '2(f) Travel Delay' or '2(g) Missed Flight Connection' for any one (1) event, but not both.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) airport closure, airport curfew, strike, air traffic flow management restrictions or industrial action of other companies or carrier already in existence on the scheduled departure date of the Scheduled Flight;
- (2) the airport to board the scheduled connecting Scheduled Flight and the airport of the incoming Scheduled Flight where You disembark from are not the same airport;
- (3) Natural Catastrophe;
- (4) Your connecting Scheduled Flight with a scheduled departure time of less than three (3) hours from the scheduled arrival time of the incoming Scheduled Flight operator;
- (5) Your incoming Scheduled Flight with a scheduled arrival time later than the stated check-in time as required by the connecting Scheduled Flight;
- (6) Your failure to check-in according to the Air Ticket or Flight Itinerary provided to You by the Scheduled Flight operator; or
- (7) Your failure to board the first available alternative transportation offered to You by the Scheduled Flight operator and instead purchase or arrange an alternative flight or transportation.

(h) Travel Reroute

If the Scheduled Flight in which You are on-board during Your Trip is re-routed due to the Covered Events stated below in this benefit causing a delay in Your arrival at the Arrival Destination, We will pay You up to the maximum limit as specified in the Schedule of Benefits for every six (6) consecutive hours of such delay.

The delay shall be calculated from the original scheduled arrival time of the Scheduled Flight as stated in the Air Ticket or Flight Itinerary until Your actual arrival time.

Covered Events

- (i) adverse weather conditions;
- (ii) in-flight medical emergencies of any passenger on board the Scheduled Flight;
- (iii) mechanical breakdown of the Scheduled Flight; or
- (iv) Strike, Riot or Civil Commotion or industrial action at the Arrival Destination.

Additional conditions applicable to this benefit

- (1) This benefit is only payable if the Scheduled Flight in which You have arranged to travel on departs at the original scheduled departure time as stated in the Air Ticket or Flight Itinerary.
- (2) This benefit is only payable once (1) during Your Trip.
- (3) A letter from the Scheduled Flight operator or its handling agents confirming the reason of delay, scheduled arrival time and actual arrival time of the Scheduled Flight is required as proof for purposes of claim under this benefit.

Additional exclusions applicable to this benefit

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We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

(1) Strike, Riot or Civil Commotion or industrial action which has already occurred on the date You purchased this Policy.

(i) Loss of Personal Money

If your bank note(s), coin(s), cash, money order and traveller's cheque are lost during Your Trip due to Robbery or Theft, We will reimburse You up to the maximum limit as specified in the Schedule of Benefits.

(j) Loss of Travel Documents

If your Travel Documents are lost during Your Trip due to Robbery, Theft or Natural Catastrophe, We will reimburse You up to the maximum limit as specified in the Schedule of Benefits for:

- (a) additional reasonable and necessary expenses incurred for accommodation, communication, meals and transportation where such expenses are incurred for the purpose of securing Your replacement Travel Documents to allow You to continue with Your Trip; and
- (b) costs incurred to replace such Travel Documents.

(k) Fraudulent Use of Credit Card

If You are legally responsible for any payment incurred due to unauthorised or fraudulent use of Your credit card which is lost during Your Trip due to Robbery or Theft, We will reimburse You up to the maximum limit as specified in the Schedule of Benefits.

Additional conditions applicable to benefits '2(i) Loss of Personal Money', '2(j) Loss of Travel Documents' and '2(k) Fraudulent Use of Credit Card'

- (1) The lost bank note(s), credit card, coin(s), cash, money order, traveller's cheque and Travel Documents must belong to You and taken with You during Your Trip.
- (2) The lost credit card must be reported to the credit card issuing company within six (6) hours from You discovering such loss and a report detailing such loss by the credit card issuing company must be submitted to Us to support a claim.
- (3) A report must be made at the nearest police station or relevant authorities within the jurisdiction where the incident took place for such loss within twenty-four (24) hours of the incident. A copy of the police report or report by the relevant authorities must be submitted to Us to support a claim.
- (4) You must take reasonable care to keep Your bank note(s), credit card, coin(s), cash, money order, traveller's cheque and Travel Documents safe and secure throughout the Trip.

Additional exclusions applicable to benefits '2(i) Loss of Personal Money', '2(j) Loss of Travel Documents' and '2(k) Fraudulent Use of Credit Card'

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) act of animal, insects, rodents or vermin;
- (2) any fraudulent acts, Robbery or Theft committed by Your Immediate Family Member or Your Travel Companion;
- (3) bank note(s), credit card, coin(s), cash, money order, traveller's cheque and Travel Documents while being in the custody of a Common Carrier (unless a written report by the Common Carrier operator is provided);
- (4) bank note(s), credit card, coin(s), cash, money order, traveller's cheque and Travel Documents not under Your or Your Travel Companion's direct supervision which is left in a place where general public has access to;
- (5) bank note(s), credit card, coin(s), cash, money order, traveller's cheque and Travel Documents left in an empty vehicle not under Your or Your Travel Companion's direct supervision, unless such baggage or personal effects are kept in a locked compartment of the vehicle, out of sight and such vehicle is securely locked with all windows closed;
- (6) bank note(s), credit card, coin(s), cash, money order, traveller's cheque and Travel Documents not under Your or Your Travel Companion's direct supervision which is left in an unlocked room of Your paid accommodation or not properly secured and kept in a locked safe;
- (7) bank note(s), coin(s), cash, money order, traveller's cheque and Travel Documents not under Your or Your Travel Companion's direct supervision which is not properly secured and kept in a locked safe;
- (8) costs incurred due to loss of credit card and Travel Documents after Your return Home;
- (9) confiscation or seizure by customs or government authorities;
- (10) loss resulting from currency exchange transaction or depreciation in value;
- (11) loss resulting from error or omissions during monetary transactions;
- (12) unexplained disappearance;
- (13) Your failure to exercise due diligence and take reasonable precaution to safe-guard and secure the bank note(s), credit card, coin(s), cash, money order, traveller's cheque or Travel Documents; or

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

T 1800 88 5753 W tuneprotect.com

- (14) Your failure to notify the police or relevant authorities within the jurisdiction within twenty-four (24) hours upon discovering such loss or damage.

(l) Hijack Distress Allowance

If the Scheduled Flight in which You are on-board is Hijacked during Your Trip and such Hijack lasts for a period of at least six (6) consecutive hours, We will pay You up to the maximum limit as specified in the Schedule of Benefits for every six (6) consecutive hours of such detention.

Additional conditions applicable to this benefit

- (1) A police report or report by the relevant authorities Scheduled Flight operator must be submitted to Us to support a claim.

(m) Home Care Benefit

If the Home Contents owned by You which is contained in Your Home is lost or damaged due to burglary occurring during Your Trip, We will reimburse You up to the maximum limit as specified in the Schedule of Benefits.

Additional conditions applicable to this benefit

- (1) This benefit is only payable if Your Home was left vacant and unoccupied when the burglary occurred during Your Trip.
- (2) Where applicable, We shall at Our sole discretion, determine the basis of reimbursement which shall either be:
 - i. the replacement cost of the lost or damaged item; or
 - ii. the reinstatement or repair cost of the lost or damaged item.
- (3) Where any item consists of articles in a Pair or Set, We shall not be liable to pay more than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have as a part of such Pair or Set. We may at Our option elect to either repair or replace any part, to restore the Pair or Set to its value before the loss or pay the difference between the cash value of the loss or damage of covered baggage and personal belongings before and after the loss.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) burglary occurring during or after a fire;
- (2) confiscation or fire ordered by government authorities;
- (3) consequential loss or damage caused by burglary or fire of Your Home;
- (4) fire caused by leakage of water or oil from bathroom appliances, home appliances or kitchen appliances including any water filter, water dispenser or heating system;
- (5) loss or damage due to Your willful act or Your involvement;
- (6) loss or damage of automobiles and automobile equipment, trailers and caravans, boats and other means of transport including its related accessories;
- (7) loss or damage of data, program or software stored in any storage device or media;
- (8) Your failure to exercise due diligence and take reasonable precaution to safe-guard and secure Your Home or its home contents;
- (9) loss or damage of items listed below:
 - i. collectibles, Valuables, artefacts, paintings, musical instrument, manuscripts, objects of art or any objects with intrinsic value;
 - ii. mobile telephone or smartphone;
 - iii. bank note, betting chips, cash, cash card, credit card, coins, debit card, driving license, gift cards, identification documents, money order, payment cards, travel documents, traveller's cheque or vouchers;
 - iv. contraband or illegal goods;
 - v. goods and equipment for business or trade use, including its sample;
 - vi. animals, livestock, pets;
 - vii. photographic equipment including its related accessories;
 - viii. perishable or consumable items;
 - ix. ski sets, bicycles, sailboards, golf club, tennis rackets and other sports equipment and its accessories;
- (10) any loss or damage which is not reported to the police within twenty-four (24) hours of You becoming aware of such incident or upon Your return to Your Home, whichever earlier.

SECTION 3: MEDICAL AND EVACUATION EXPENSES

(a) Medical Expenses

If You sustain a Bodily Injury or suffer from Sickness during Your Trip, We will reimburse You up to the maximum limit as specified in the Schedule of Benefits for Medically Necessary expenses incurred to treat Your condition.

If You sustain a Bodily Injury or suffer from Sickness during Your Trip which requires follow-up treatment in Malaysia, We will reimburse You up to ten percent (10%) of the maximum limit as specified in the Schedule of Benefits for Medically Necessary expenses incurred for such follow-up treatment if:

- (i) treatment for such Bodily Injury or Sickness was first received during Your Trip; and
- (ii) You have an eligible claim paid under the first treatment received for such Bodily Injury or Sickness; and
- (iii) such follow-up treatment provided by a Doctor or Registered Dental Practitioner sought in Malaysia is within thirty (30) days from Your date of arrival in Malaysia upon completing Your Trip;

Additional conditions applicable to this benefit

- (1) Any eligible claim for Medically Necessary expenses under this benefit is payable based on Your attained age at the time of occurrence of such medical condition which is subjected to the respective maximum limit as specified in the Schedule of Benefits.
- (2) The nature of Your condition requiring Medically Necessary treatment which is covered under this benefit, whether due to an Accident or a Sickness, shall be payable subject to the respective maximum limit as specified in the Schedule of Benefits.
- (3) For Senior, this benefit is only applicable for a Hospitalisation due to an Accident.
- (4) Medically Necessary basis which are incurred on an Outpatient basis shall be subject to an excess which is payable by You for each claim as specified in the Schedule of Benefits.
- (5) Medically Necessary expenses covered due to a Bodily Injury or Sickness as covered under this benefit are charges recommended by the attending Doctor for the treatment of such Bodily Injury or Sickness which are:
 - i. consultation fees of a Doctor;
 - ii. Hospital confinement and use of operating room;
 - iii. medical services and supplies;
 - iv. surgical services and supplies;
 - v. treatment procedures and supplies;
 - vi. laboratory tests and X-ray examination.
- (6) We will cover You under this benefit for Medically Necessary expenses incurred for emergency dental treatment which is carried out by a Registered Dental Practitioner to relieve acute pain, bleeding or injury of Your sound natural teeth caused by an Accident.
- (7) The following shall be applicable only if You are on an International Trip:
 - i. If You sustain a Bodily Injury or suffer from Sickness during Your Trip out of Malaysia and require Hospital admission, We may administer Your Hospitalisation through Europ Assistance where Medically Necessary expenses incurred may be arranged on cashless basis.
 - ii. You must contact Europ Assistance immediately to request the facility if You are required to be Hospitalised. If You fail to obtain the authorisation of Europ Assistance or You or any person acting on Your behalf does not notify Europ Assistance prior to incurring such expenses, this cashless admission facility may not be provided to You.
 - iii. This facility will be provided only upon satisfactory verification of Your eligibility and confirmation that the condition requiring Hospitalisation is covered under Your Policy.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any treatment for which the first treatment of such Bodily Injury or Sickness was not first received during Your Trip.

(b) Hospital Allowance

If You are Hospitalised due to Bodily Injury or Sickness during Your Trip as deemed Medically Necessary by the attending Doctor, We will pay You the amount as specified in the Schedule of Benefits for each complete twenty-four (24) hours of such Hospitalisation and up to the maximum limit as specified in the Schedule of Benefits.

Additional conditions applicable to this benefit

- (1) Any eligible claim for Medically Necessary expenses under this benefit is payable based on Your attained age at the time of occurrence of such medical condition which is subjected to the respective maximum limit as specified in the Schedule of Benefits.
- (2) Coverage under this benefit is effective only if You have an eligible claim paid under benefit '3(a) Medical Expenses'.
- (3) Coverage under this benefit is effective only if You are Hospitalised within twenty-four (24) hours from the time of Accident or date of first diagnosis of Your Sickness.
- (4) For Senior, this benefit is only applicable for a Hospitalisation due to an Accident.
- (5) The nature of Your condition requiring Medically Necessary treatment which is covered under this benefit, whether due to an Accident or a Sickness, shall be payable subject to the respective maximum limit as specified in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any condition which is not covered under this Policy and no valid claim is payable under benefit '3(a) Medical Expenses'.

(c) Emergency Medical Evacuation or Mortal Remains Repatriation

If You sustain Serious Bodily Injury or Serious Sickness during Your Trip:

- (i) which is life-threatening as certified by the attending Doctor and which is determined as medically appropriate, in Our opinion or Europ Assistance's opinion, to move You to another medical facility that is adequately equipped to treat Your condition or to return You to Your Home, evacuation or repatriation shall be arranged by Europ Assistance using the most suitable method according to the medical severity of Your condition.

We will reimburse You up to the maximum limit as specified in the Schedule of Benefits for any-one (1) of the following:

- i. reasonable and necessary expenses for transportation services, medical personnel, medical equipment and supplies, coordination and administration and assistance service fees incurred to evacuate You to another medical facility that is adequately equipped to treat Your condition; or
- ii. reasonable and necessary expenses for transportation services, medical personnel, medical equipment and supplies, coordination and administration and assistance service fees incurred to return You back to Malaysia;

or

- (ii) which results in Your death, the necessary arrangements to repatriate Your mortal remains back to Your Home shall be made by Europ Assistance.

We will reimburse You up to the maximum limit as specified in the Schedule of Benefits for any-one (1) of the following:

- i. reasonable and necessary expenses incurred for transportation services to return Your mortal remains back to Malaysia or Your Home, and the expenses incurred by a mortician or undertaker for the arrangement of Your funeral, including the cost of casket whether via burial or cremation; or
- ii. reasonable and necessary expenses incurred for the services of a mortician or undertaker for the arrangement of Your funeral, including the cost of casket whether via burial or cremation at the location of Your death.

Additional conditions applicable to this benefit

- (1) You must notify Europ Assistance immediately if You sustain any Serious Bodily Injury or Serious Sickness during Your Trip which is life-threatening as certified by the attending Doctor which may give rise to any potential need of emergency medical evacuation or emergency medical repatriation for Europ Assistance to make the necessary arrangements.
- (2) If You fail to notify Europ Assistance due to reasons beyond Your control and proceeded to make Your own arrangement for any emergency medical evacuation or emergency medical repatriation, We may at Our sole discretion, if in Our opinion or Europ Assistance's opinion deem that such emergency medical evacuation or emergency medical repatriation is critical, absolutely necessary and determined as medically appropriate according to Your condition, reimburse You the reasonable and necessary expenses incurred up to the amount which would have been payable if similar arrangements in similar situations were made by Europ Assistance, subject to the maximum limit as specified in the Schedule of Benefits.
- (3) Final decisions of the method of transportation and final destination of evacuation shall be at Our or Europ Assistance's sole discretion. You must act in accordance with the instructions and directions provided by Us or Europ Assistance at all times.
- (4) This Policy will only pay for one claim made either for emergency medical evacuation or emergency medical repatriation or mortal remains repatriation services for any-one (1) event, but not all three.

- (5) The nature of Your condition requiring emergency medical evacuation, emergency medical repatriation or mortal remains repatriations services, whether due to an Accident or a Sickness, shall be payable subject to the respective maximum limit as specified in the Schedule of Benefits.
- (6) All claims payable under this benefit shall be subject to the maximum limit based on Your attained age at the time of occurrence of such condition as specified in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) expenses incurred for emergency medical evacuation or emergency medical repatriation services which are not notified to Europ Assistance unless We have agreed to reimburse You for such services as specified in condition (2) under additional conditions applicable to this benefit;
- (2) expenses incurred for transportation services to return Your mortal remains to Malaysia or any other services which are not notified to Europ Assistance or not approved by Us;
- (3) expenses incurred for the purchase of burial plot or columbarium storage space; or
- (4) expenses incurred for religious rights or ceremonies.

(d) Compassionate Visit

If there is no adult Immediate Family Member or Travel Companion with You during Your Trip and You sustain a Bodily Injury or suffer from Sickness requiring Hospitalisation for more than five (5) consecutive days, We will reimburse up to the maximum limit as specified in the Schedule of Benefits for:

- i. accommodation costs (charges for a standard room only); and
- ii. transportation costs (economy class return air fare or first class rail fare only);

which are reasonably and necessarily incurred by one adult (1) Immediate Family Member or relative or friend to visit You where You are Hospitalised to accompany You until You are discharged from the Hospital.

Additional exclusions applicable to all benefits under Section 3: Medical and Evacuation Expenses

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) expenses which are not supported by written medical reports from the applicable medical service provider;
- (2) external prosthetic appliances or devices; such as but not limited to artificial limbs, artificial teeth, bridges, contact lenses, corneal lenses, dental bridges, dentures, eyeglasses, hearing aids;
- (3) expenses incurred for cosmetic or plastic surgery or any elective surgery;
- (4) expenses incurred for traditional treatment or alternative treatment provided;
- (5) travel to a specific country or area if Your country of residence's government or health authority has issued a travel ban against travel to that country or area;
- (6) treatment which, in the opinion of the attending Doctor or Dentist, can be delayed until Your return to Malaysia or Your Home;
- (7) Your failure to adhere to:
 - i. the travelling advice provided by a Doctor; or
 - ii. the travelling advice of Your government guidelines;
- (8) You travelling for the purpose of obtaining medical advice or treatment.

SECTION 4: PERSONAL LIABILITY

(a) Personal Liability

If during Your Trip, You become legally liable to pay any third party as a result of You causing:

- (i) Accidental Death or Bodily Injury to another person; or
- (ii) Accidental loss or damage to another person's property;

We will reimburse You up to the maximum limit as specified in the Schedule of Benefits for:

- (a) monetary compensation You are liable to pay the third party for the injury, loss or damage caused by You; and
- (b) legal fees and settlement expenses in the process of legally defending You against such claim from a third party, provided that it is incurred with Our approval and written consent.

Additional conditions applicable to this benefit

- (1) The total aggregate limit of Your liability for all claims incurred are with Our written approval and consent and the defence or settlement of any such claim shall not exceed the maximum limit as specified in the Schedule of Benefits.



- (2) Every correspondence in relation to such claim shall be immediately forwarded to Us upon You receiving it. No admission of liability or offer shall be made or given by or on behalf of You without Our approval and written consent. We shall have full discretion in the conduct of any proceedings and the settlement of any claim.
- (3) We may, at Our sole discretion, pay to You the applicable limit of indemnity (after deducting any amount already paid as compensation) or any lesser amount required to settle any claim or series of claims arising from the same event. Upon making such payment, We shall cease to have any further liability or responsibility in respect of such claim(s), except for any legal costs and expenses recoverable from or incurred by Us prior to the date of payment, or as otherwise agreed in writing.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any claims arising out of any business, services, trade or profession;
- (2) any claims arising out of an agreement You entered into, unless You would have been liable even without such agreement;
- (3) any claims arising out of the use, ownership or possession of firearms, aircraft, watercraft, hovercraft, mechanically propelled vehicles, animals of a dangerous species or livestock of any kind;
- (4) any deliberate, intentional and wrongful damage or harm caused by You;
- (5) any fines or penalties, whether awarded by a court or otherwise, including any damages intended to punish, deter or make an example of You;
- (6) Your omission or any willful, malicious or unlawful act committed by You;
- (7) any non-pecuniary loss;
- (8) Bodily Injury to or Sickness of any person who is under a contract of employment, service or apprenticeship with You when such Bodily Injury or Sickness arises out of and in the course of their employment with You;
- (9) Bodily Injury to or Sickness of Your Immediate Family Member or Your Travel Companion;
- (10) loss or damage to property owned by or belonging to or held in trust or in the care, custody or control of You, Your Immediate Family Member, Your Travel Companion, Your relative or Your employee; or
- (11) Any criminal proceedings brought against You, whether or not such proceedings result in a conviction.

PART 4 – TUNE PROTECT TRAVEL GOLF

A. SCHEDULE OF BENEFITS

Benefits		Sum Insured (RM)
1	Medical Expenses Reimbursement for medical expenses incurred as a result of Accident whilst playing or practicing golf on any Golf Course or Driving Range.	Up to 1,000
2	Golfing Equipment and Personal Effects Coverage for loss of or damage to Your golfing equipment and personal effects whilst in any Golf Club or whilst in transit to and from any Golf Course or Driving Range.	Up to 2,000 (Limit RM1,000 per item)
3	Golfing Equipment Hire Reimbursement for the cost of hiring replacement Golfing Equipment incurred as a result of loss of or damage to Your Golfing Equipment as covered under the policy.	Up to 500
4	Liabilities to the Public Provides coverage for losses which you are legally liable to pay for compensation for accidental Bodily Injury to a third party or accidental loss of, or damage to Third Party Property whilst You are engaged in actual play or practice at any Golf course or Driving range.	Up to 50,000

Note: No coverage is provided to Infant.

B. PERIOD OF INSURANCE

1. Commencement of Cover

Cover shall commence upon Your check-in at the airport on the First Departure Date for a Scheduled Flight.

2. Expiry of Cover

(a) One-way Trip

Cover shall be terminated at the earlier of the following:

- (i) upon Your departure from the airport at Your Arrival Destination; or
- (ii) three (3) days after Your first arrival date at Your Arrival Destination.

(b) Return Trip

Cover shall be terminated at the earlier of the following

- (i) upon Your departure from the airport at the Arrival Destination; or
- (ii) upon thirty (30) days from the First Departure Date; or
- (iii) upon checking in at point of immigration for travel outside the Arrival Destination, other than return to Malaysia.

C. BENEFITS DESCRIPTION

1. Medical Expenses

WE WILL PAY

Medical Expenses up to the maximum limit as in the Schedule of Benefits for medical services and medical supplies which are recommended by the attending Physician for the treatment of the injury which include the following: -

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) anaesthetic (including administration), X-ray examinations or treatments, and laboratory tests;
- (d) drugs, medicines, and therapeutic services and supplies.

Additional conditions applicable to this benefit

- (1) Medical expenses were incurred due to an Accident whilst playing or practicing golf on any Golf Course or Driving Range.

Additional exclusions applicable to this benefit

- (1) costs for medical care except by a Physician or which is delivered by a recognised Hospital;
- (2) for any loss, which is directly or indirectly, in whole or in part, due to:

- (a) the effect of drugs, medication or treatment not prescribed by a Physician;
- (b) the influence of alcohol in Your blood equal to or superior to that fixed by the automobile laws;
- (c) suicide, attempted suicide or intentionally self-inflicted injury;
- (d) Your participation in any Professional Sports;
- (e) Your participation or involvement of in a criminal act;
- (f) Pre-Existing Conditions;
- (g) pregnancy and its consequences;
- (h) mental or emotional disorder;
- (i) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- (j) cosmetic surgery, apart from reconstructive surgery in consequence of a covered Accident;
- (k) follow-up non-medical treatment of any kind resulting from an Accident or Sickness, psychoanalytical treatment, stays in rest homes, physiotherapy and detoxification;
- (l) ophthalmologic and dental care, unless they are due to an injury from a covered Accident;
- (m) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
- (n) non-emergency medical check-ups; or
- (o) vaccinations and their complications.

2. Golfing Equipment and Personal Effects

WE WILL PAY

Loss or damage to your Golfing Equipment due to any Accident or Misfortune at the Golf Course or Driving Range.

Additional conditions applicable to this benefit

- (1) Claims payable shall not exceed the limits as in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) Loss or damage arising from wear and tear or gradual deterioration, mildew, moth, vermin or in connection with any process of cleaning, dyeing or refurbishment of the Golfing Equipment and/or personal effects; or
- (2) Loss of or damage to golf balls.

3. Golfing Equipment Hired

WE WILL PAY

The additional cost incurred for hiring replacement Golfing Equipment if your Golfing Equipment is lost or damaged by any Accident or Misfortune at the Golf Course or Driving Range during the Trip.

Additional conditions applicable to this benefit

- (1) Claims payable shall not exceed the limits as in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) If You cannot provide receipts for the hiring cost of Golfing Equipment;
- (2) For loss or damage arising from wear and tear or gradual deterioration, mildew, moth, vermin or in connection with any process of cleaning, dyeing or refurbishment of the hired Golfing Equipment;
- (3) The scratching or denting or cracking and /or breakage of the hired Golf Equipment;
- (4) For the service or repairs of the hired Golfing Equipment;
- (5) Loss of or damage arising out of war, invasion act of foreign enemy hostilities; or
- (6) Consequential loss of whatever nature.

4. Liabilities to the Public

WE WILL PAY

Compensation for causing:

- (a) Accidental Bodily Injury to any third party
- (b) Accidental loss of or accidental damage to property belonging to Third Parties

Additional conditions applicable to this benefit

- (1) Causes happen whilst You are playing golf in any recognised club during the Trip.
- (2) Claims payable shall not exceed the limits as in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) For any deliberate and wrongful damage or harm caused by You;
- (2) any wilful, malicious or unlawful act by You;
- (3) any non-pecuniary loss;
- (4) accidental loss or damage to property belonging to or held in trust or in the care, custody or control of You or any of Your employees or any member of Your family or household;
- (5) arising out of any business, trade or profession;
- (6) arising out of an agreement unless liability would have arisen in the absence of such agreement;
- (7) Bodily Injury to or Sickness of any person who is under a contract of employment, service or apprenticeship with You when such injury or Sickness arises out of and in the course of their employment with You;
- (8) arising out of the use, ownership or possession of firearms, aircraft, watercraft, hovercraft, mechanically propelled vehicles, lifts, animals of a dangerous species or livestock of any kind;
- (9) damage caused by or to buildings or parts of building owned, rented or occupied by You;
- (10) any claim arising from You being insane or under the influence of or affected by drugs (other than drugs prescribed by a licensed Physician), intoxicating liquor or solvents; or
- (11) Your participation in any act of sabotage, riots, public demonstrations, strikes and lock-outs.

PART 5 – TUNE PROTECT TRAVEL SHOP

A. SCHEDULE OF BENEFITS

Benefits	Sum Insured (RM)
1. Cash and Personal Valuables Reimbursement for loss of cash and loss/damage to personal valuables due to Theft or	Up to 5,000 (Limit RM500 per item)
2. Fraudulent charges Coverage for any monetary loss suffered as a result of credit and / or charge card fraud.	Up to 5,000
3. ATM Withdrawal Protection Reimbursement against the loss of cash withdrawn or forced to withdraw by means of force (pays on top of loss of cash).	Up to 1,500
4. Medical Reimbursement Reimburse for medical expenses incurred as a result of injury due to snatch theft, Robbery or assault.	Up to 2,000

Note: No coverage is provided to Infant.

B. PERIOD OF INSURANCE

1. Commencement of Cover

Cover shall commence upon Your check-in at the airport on the First Departure Date for a Scheduled Flight.

2. Expiry of Cover

(a) One-way Trip

Cover shall be terminated at the earlier of the following:

- (i) upon Your departure from the airport at Your Arrival Destination; or
- (ii) three (3) days after Your first arrival date at Your Arrival Destination.

(b) Return Trip

Cover shall be terminated at the earlier of the following

- (i) upon Your departure from the airport at the Arrival Destination; or
- (ii) upon thirty (30) days from the First Departure Date; or
- (iii) upon checking in at point of immigration for travel outside the Arrival Destination, other than return to Malaysia.

C. BENEFITS DESCRIPTION

1. Cash and Personal Valuables

WE WILL PAY

Loss of cash and personal valuables up to the maximum limit in the Schedule of Benefits due to Theft and robbery.

We shall at Our sole discretion, pay either:

- (a) the lesser of the cash value of the items equivalent to the original cash value of the items less depreciation; or
- (b) the cost of replacement of a similar make and model; or
- (c) the cost of repair of the items, as determined by Us.

Additional conditions applicable to this benefit:

- (1) The items are within Your control or custody at all times.
- (2) The items must not be left unattended.
- (3) Such loss is reported to the police having jurisdiction at the place of loss no than 24 hours after the incident; and
- (4) To provide Us with the written documentation from the Police.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) For any loss of cash, bank or currency notes, traveller's cheques, postal or money orders kept in the check-in baggage with a Common Carrier;

- (2) any loss of hand-held mobile telephones, pagers, portable computer equipment including personal digital assistance and its accessories; or
- (3) More than the proportionate value of any particular part or parts which may be lost, without reference to any special value which such article may have a part of such pair or set.

2. Fraudulent Charges

WE WILL PAY

Your monetary loss up to the limit in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) If there is no statement of loss from the bank of the fraudulent charges.
- (2) for any illegal or unlawful intention act by You.
- (3) any failure by You to take reasonable precautions to avoid a claim under the Policy.
- (4) Loss of or damage arising out of war, invasion act of foreign enemy hostilities.
- (5) Consequential loss of whatever nature.

3. ATM Withdrawal Protection

WE WILL PAY

For your loss of cash up to the limit as specified in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) if You do not exercise reasonable care for the safety of the money withdrawn from the ATM machine.
- (2) if You do not have ATM withdrawal slips or bank statement as proof of the ATM withdrawal from Your bank account.
- (3) if You do not lodge a police report upon occurrence of the loss.
- (4) for any illegal or unlawful intentional act by You.
- (5) Loss of or damage arising out of war, invasion act of foreign enemy hostilities.
- (6) Consequential loss of whatever nature.

4. Medical Reimbursement

WE WILL PAY

Your Medical Expenses as specified in the Schedule of Benefits due to snatch theft, robbery or assault.

Medical Expenses covered are charges for medical services and medical supplies which are recommended by the attending Physician for the treatment of the injury which include the following:

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) Anaesthetic (including administration), X-ray examinations or treatments, and laboratory tests;
- (d) Drugs, medicines, and therapeutic services and supplies.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) For costs for medical care except by a Physician or Hospital;
- (2) for any loss, which is directly or indirectly, due to: -
 - (a) the effect of drugs, medication or treatment not prescribed by a Physician;
 - (b) the influence of alcohol in Your blood equal to or superior to that fixed by the automobile laws;
 - (c) suicide, attempt suicide or intentionally self-inflicted injury;
 - (d) Your participation in any Professional Sports;
 - (e) Your participation or involvement of in a criminal act;
 - (f) Pre-Existing Conditions;
 - (g) pregnancy and its consequences;
 - (h) mental or emotional disorder
 - (i) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
 - (j) cosmetic surgery, apart from reconstructive surgery in consequence of a covered Accident;

- (k) follow-up non-medical treatment of any kind resulting from an Accident or Sickness, psychoanalytical treatment, stays in rest homes, physiotherapy and detoxification;
- (l) ophthalmologic and dental care unless due to an injury from a covered Accident;
- (m) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
- (n) non-emergency medical check-ups;
- (o) vaccinations and their complications.

PART 6 – TUNE PROTECT TRAVEL WINTER

A. SCHEDULE OF BENEFITS

Benefits	Sum Insured (RM)
1. Medical Expenses Reimbursement for emergency medical treatment due to Accident.	Up to 3,000
2. Piste Closure Coverage for transport costs necessarily incurred in the event of lack of or excess of snow or an avalanche result in the total skiing facilities being closed and it is not possible to ski.	Up to 500 (RM100 per day)
3. Loss, Theft or damage to skiequipment Reimbursement for loss, Theft or damage to Your equipment.	
i) Own equipment	Up to 3,000 (RM1,000 per item)
ii) Hired Equipment	Up to 250
4. Ski Pack Reimbursement of ski school fees, lift passes and hired ski equipment if You are injured or fall	Up to 1,000

Note: No coverage is provided to Infant.

B. PERIOD OF INSURANCE

1. Commencement of Cover

Cover shall commence upon Your check-in at the airport on the First Departure Date for a Scheduled Flight.

2. Expiry of Cover

(a) One-way Trip

Cover shall be terminated at the earlier of the following:

- (i) upon Your departure from the airport at Your Arrival Destination; or
- (ii) three (3) days after Your first arrival date at Your Arrival Destination.

(b) Return Trip

Cover shall be terminated at the earlier of the following

- (i) upon Your departure from the airport at the Arrival Destination; or
- (ii) upon thirty (30) days from the First Departure Date; or
- (iii) upon checking in at point of immigration for travel outside the Arrival Destination, other than return to Malaysia.

C. BENEFITS DESCRIPTION

1. Medical Expenses

WE WILL PAY

For the following Medical Expenses recommended by the attending Physician for the treatment of the injury due to an Accident:

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) anaesthetic (including administration), X-ray examinations or treatments, and laboratory tests;
- (d) drugs, medicines, and therapeutic services and supplies;

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) For cost of medical care except by a Physician or a Hospital;
- (2) for any loss, due to:
 - (a) the effect of drugs, medication or treatment not prescribed by a Physician;
 - (b) the influence of alcohol characterised in Your blood equal to or superior to that fixed by the automobiles laws;
 - (c) suicide, attempt suicide or intentionally self-inflicted injury;
 - (d) Your participation in any Professional Sports;

- (e) Your participation or involvement in a criminal act;
- (f) Pre-Existing Conditions;
- (g) pregnancy and its consequences;
- (h) mental or emotional disorder
- (i) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- (j) cosmetic surgery, apart from reconstructive surgery in consequence of a covered Accident;
- (k) follow-up non-medical treatment of any kind resulting from an Accident or Sickness, psychoanalytical treatment, stays in rest homes, physiotherapy and detoxification;
- (l) ophthalmologic and dental care, unless they are due to an injury from a covered Accident;
- (m) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
- (n) non-emergency medical check-ups; or
- (o) vaccinations and their complications.

2. Piste Closure

WE WILL PAY

Up to the maximum limits as specified in the Schedule of Benefits if the condition is not conducive to ski because all lifts are closed due to a complete lack of snow, adverse conditions or avalanche danger on your pre-booked ski trip for the transportation costs incurred to travel to the Piste.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) If You have arranged the insurance or Trip within 30 days of departure and at that time, with likely conditions of not able to ski;
- (2) If there is no written confirmation from the resort authorities or ski lift operators for the period that there was no skiing available owing to the closure of all ski lifts;
- (3) If You fail to submit receipts for the travel pass and ski pass as proof of purchase of the skiing itinerary; or
- (4) If You do not provide us with the transport cost receipt incurred.

3. Loss, Theft or Damage to Ski Equipment

WE WILL PAY

For loss or damage to ski equipment due to Accident or Theft.

Additional conditions applicable to this benefit

Claims payable shall not exceed the limits as in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) If You do not provide receipts or other documentation to prove ownership and /or hire of the ski equipment;
- (2) For loss or damage arising from wear and tear or gradual deterioration, mildew, moth, vermin or in connection with any process of cleaning, dyeing or refurbishment of the ski equipment;
- (3) For loss or damage arising out of or in any way traceable to mechanical defect or breakdown;
- (4) For the scratching or denting of any article;
- (5) For the loss of or damage arising out of war, invasion act of foreign enemy hostilities; or
- (6) Consequential loss of whatever nature.

4. Ski Pack

WE WILL PAY

If You are unable to utilise any ski school fees, lift passes and/or hired ski equipment during the Trip due to an Bodily Injury or Sickness that prevents you from skiing as medically certified.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) For any claim that is not supported by a medical report certifying that You are unfit to ski due to Bodily Injury or Illness.

PART 7 – TUNE PROTECT TRAVEL ADVENTURE

A. SCHEDULE OF BENEFITS

Benefits	Sum Insured (RM)
1. Medical Expenses Cover for emergency medical treatment due any adventure- related injury or Accident	Up to 3,000
2. Loss, Theft or damage to equipment Reimbursement for loss, Theft or damage to Your equipment.	
i) Own Equipment	Up to 5,000 (RM1,000 per item)
ii) Hired Equipment	Up to 250
3. Liabilities to the Public Provides coverage for losses which You are legally liable to pay for compensation for accidental Bodily Injury to a third party or accidental loss of, or damage to Third Party Property whilst engaging in Adventures	Up to RM50,000

Note: No coverage is provided to Infant.

B. PERIOD OF INSURANCE

1. Commencement of Cover

Cover shall commence upon Your check-in at the airport on the First Departure Date for a Scheduled Flight.

2. Expiry of Cover

(a) One-way Trip

Cover shall be terminated at the earlier of the following:

- (i) upon Your departure from the airport at Your Arrival Destination; or
- (ii) three (3) days after Your first arrival date at Your Arrival Destination.

(b) Return Trip

Cover shall be terminated at the earlier of the following

- (i) upon Your departure from the airport at the Arrival Destination; or
- (ii) upon thirty (30) days from the First Departure Date; or
- (iii) upon checking in at point of immigration for travel outside the Arrival Destination, other than return to Malaysia.

C. BENEFITS DESCRIPTION

1. Medical Expenses

WE WILL PAY

For the following Medical Expenses, due to any Adventure-related injury or accident, up to the maximum limit as in the Schedule of Benefits, recommended by the attending Physician for:

- (a) the services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) anaesthetic (including administration), X-ray examinations or treatments, and laboratory tests;
- (d) drugs, medicines, and therapeutic services and supplies;

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) for costs for medical care except by a Physician or Hospital;
- (2) for any loss, due to:
 - (a) the effect of drugs, medication or treatment not prescribed by a Physician;
 - (b) the influence of alcohol characterised in Your blood which is equal to or superior to that fixed by the automobile laws regulating the use of automobiles;

- (c) suicide, attempt suicide or intentionally self-inflicted injury;
- (d) Your participation in any Professional Sports;
- (e) Your participation or involvement in a criminal act;
- (f) Pre-Existing Conditions;
- (g) Pregnancy and its consequences;
- (h) mental or emotional disorder
- (i) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- (k) cosmetic surgery, apart from reconstructive surgery in consequence of a covered Accident;
- (l) follow-up non-medical treatment of any kind resulting from an Accident or Sickness, psychoanalytical treatment, stays in rest homes, physiotherapy and detoxification;
- (m) ophthalmologic and dental care, unless they are due to an injury from a covered Accident;
- (n) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
- (o) non-emergency medical check-ups; or
- (p) vaccinations and their complications.

2. Loss, Theft Damage to Equipment

WE WILL PAY

For the loss/damage of Adventure-related equipment due to any accident or Theft during the Trip.

Additional conditions applicable to this benefit

- (1) Claims payable shall not exceed the limits as in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) If You are not able to provide receipts or other documentation to prove ownership and / or hire of the equipment;
- (2) For loss or damage arising from wear and tear or gradual deterioration, mildew, moth, vermin or in connection with any process of cleaning, dyeing or refurbishment of the equipment;
- (3) For loss or damage arising out of or in any way traceable to mechanical defect or breakdown;
- (4) For the scratching or denting of any article;
- (5) For loss of or damage arising out of war, invasion act of foreign enemy hostilities; or
- (6) For Consequential loss of whatever nature.

3. Liabilities to the Public

WE WILL PAY

Any compensation which You shall become legally liable to pay for:

- (a) Accidental Bodily Injury to any third party; or
- (b) Accidental loss of or accidental damage to property belonging to Third Parties.

which happens whilst You are involved in any Adventure sports during the Trip.

Additional conditions applicable to this benefit

Claims payable shall not exceed the limits as in the Schedule of Benefits.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any deliberate and wrongful damage or harm caused by You;
- (2) Your wilful, malicious or unlawful act;
- (3) any non-pecuniary loss;
- (4) accidental loss or damage to property belonging to or held in trust or in the care, custody or control of You or any of Your employees or any member of Your family or household;
- (5) any business, trade or profession;
- (6) an agreement unless liability would have arisen in the absence of such agreement;
- (7) Bodily Injury to or Sickness of any person who is under a contract of employment, service or apprenticeship with You when such injury or Sickness arises out of and in the course of their employment with You;
- (8) the use, ownership or possession of firearms, aircraft, watercraft, hovercraft, mechanically propelled vehicles, lifts, animals of a dangerous species or livestock of any kind;
- (9) damage caused by or to buildings or parts of building owned, rented or occupied by You;



- (10) any claim arising from You being insane or under the influence of or affected by drugs (other than drugs prescribed by a licensed Physician), intoxicating liquor or solvents; or
- (11) Your participation in sabotage, riots, public demonstrations, strikes and lock-outs.

PART 8 – TUNE PROTECT TRAVEL GADGET

A. SCHEDULE OF BENEFITS

Benefits	Sum Insured (RM)
1. (a) Accidental Death	10,000
2. (b) Permanent Disablement	10,000
3. Gadget Protection* (a) Damage to Gadget due to Accidental Damage (b) Damage to Gadget due to Accidental Liquid Damage (c) Damage to Gadget due to Accidental Screen Crack (d) Loss of Gadget due to Theft	Up to 2,000 (Excess of RM100 per item)

Note:

- No coverage is provided to Infant.
- Coverage for Gadget Protection is limited to only one (1) claim per policy during the Period of Insurance.

B. PERIOD OF INSURANCE

1. Commencement of Cover

Cover shall commence upon Your check-in at the airport on the First Departure Date for a Scheduled Flight.

2. Expiry of Cover

(a) One-way Trip

Cover shall be terminated at the earlier of the following:

- upon Your departure from the airport at Your Arrival Destination; or
- three (3) days after Your first arrival date at Your Arrival Destination.

(b) Return Trip

Cover shall be terminated at the earlier of the following

- on the expiry date as stated in the Certificate of Insurance; or
- upon ninety (90) days from the First Departure Date; or
- the time You return to Your Home or workplace in Malaysia.

C. BENEFITS DESCRIPTION

SECTION 1: ACCIDENTAL DEATH

(a) Accidental Death

If You sustain Bodily Injury due to an Accident, which occurred during the Trip directly resulting in Your death within one-hundred and eighty (180) days from the date of Accident, We will pay the amount as stated in the Schedule of Benefits.

Additional conditions applicable to this benefit

(1) Exposure Extension

In the event of an Accident happening during Your Trip causing unintentional exposure to natural elements to You which directly causes Bodily Injury resulting in one of the events listed in the Scale of Compensation above occurring within one-hundred and eighty (180) calendar days immediately after the date of Accident, We shall pay the compensation for such event as provided in the Scale of Compensation above, up to the maximum limit as specified in the Schedule of Benefits.

(2) Disappearance Extension

If Your body is not found within one (1) year following the date of disappearance, sinking or wrecking of the conveyance You were traveling in or on at the time of the Accident during Your Trip, it shall be presumed that You suffered Accidental death at the time of such disappearance, sinking or wrecking. We shall pay the compensation for such event as provided in the Scale of Compensation above, up to the maximum limit as specified in the Schedule of Benefits, provided the

person(s) to whom such benefit is paid shall sign an undertaking to refund such sum to Us if You are subsequently found to be living.

- (3) The benefits provided in this Section is only applicable if you are travelling within Malaysia, including from West Malaysia to East Malaysia and vice versa, on a Scheduled Flight.
- (4) This Policy shall only pay a claim under this benefit or under the 'Section 2: Permanent Disablement' benefit, but not both.
- (5) This Policy shall be terminated if any claim is paid under this benefit.

SECTION 2: PERMANENT DISABLEMENT

(a) Permanent Disablement

If You sustain Bodily Injury due to an Accident, which occurred during the Trip directly resulting in any-one (1) of the events listed in the Scale of Compensation below, within one-hundred and eighty (180) days from the date of Accident, We will pay the percentage of sum insured for such event as stated in the Scale of Compensation.

Scale of Compensation

No.	Events	Percentage of Benefit Payable
1	Permanent Total Disablement	100%
2	Permanent Loss of Sight (either one (1) or both eyes)	100%
3	Permanent Loss of Limb (either one (1) or both Limbs)	100%
4	Permanent Loss of Sight in one (1) eye and Loss of one (1) Limb	100%

Additional conditions applicable to this benefit

- (1) The benefits provided in this Section is only applicable if you are travelling within Malaysia, including from West Malaysia to East Malaysia and vice versa, on a Scheduled Flight.
- (2) The maximum amount payable under this benefit regardless of the number of Events suffered, is 100% of the Limit of Benefit.
- (3) This Policy shall only pay a claim under this benefit or under the 'Section 1 – Accidental Death' benefit, but not both.
- (4) This Policy shall be terminated if any claim is payable under this benefit.

SECTION 3: GADGET PROTECTION

(a) Damage to Gadget due to Accidental Damage

WE WILL PAY

For the costs of repairing Your Gadget due to Accidental Damage which occurred during the Trip up to the Limit of Benefit as stated in the Schedule of Benefits. If Your Gadget proves to be unable to be economically repaired, at Our discretion, We will pay You the original cash value of Your Gadget, less depreciation, up to the limit as specified in the Schedule of Benefits.

(b) Damage to Gadget due to Accidental Liquid Damage

WE WILL PAY

For the costs of repairing Your Gadget due to Accidental Liquid Damage to Your Gadget which occurred during the Trip up to the Limit of Benefit as shown in the Schedule of Benefits. If Your Gadget proves to be unable to be economically repaired, at Our discretion, We will pay You the original cash value of Your Gadget, less depreciation, up to the limit as specified in the Schedule of Benefits.

(c) Damage to Gadget due to Accidental Screen Crack

WE WILL PAY

For Accidental Screen Crack of Your Gadget which occurred during the Trip up to the Limit of Benefit as stated in the Schedule of Benefits for the cost of repairing Your Gadget's front screen. If We are unable to economically repair Your Gadget's front screen, at Our discretion, We will replace Your Gadget's front screen up to the limit as specified in the Schedule of Benefits.



Additional conditions applicable to this benefit

If an Accidental Screen Crack of Your Gadget occurs with the other parts of Your Gadget being damaged at the same time due to a sudden, unforeseen and unintentional event, You shall bear the costs of repair or replacement of such damaged parts which is not the front screen of Your Gadget. If You do not pay for repair or replacement of such damaged items, which is not the front screen of Your Gadget, which renders the repair or replacement of the front screen of Your Gadget to be impossible, then We shall not pay any claim under this benefit.

(d) Loss of Gadget due to Theft

WE WILL PAY

For loss of Your Gadget due to Theft which occurred during the Trip up to the Limit of Benefit as stated in the Schedule of Benefits.

The basis of indemnity shall be the original cash value of the Gadget less depreciation, as determined at Our sole discretion.

Additional conditions applicable to this benefit

In the event of a Theft, You are required to lodge a policy report within twenty-four (24) hours from the time of Incident at the place of loss. You are required to keep a copy of the policy report for claims purposes.

Additional conditions applicable to all benefits under 'Section 3: Gadget Protection'

- (1) The benefits provided in this Section is only applicable:
 - (a) if you are travelling within Malaysia on a commercial aircraft operated by AirAsia for Your Trip; and
 - (b) for Accidental Damage, Accidental Liquid Damage, Accidental Screen Crack loss or Theft of Your Gadget that occurs during Your Trip.
- (2) Our liability under this Policy shall be limited to only one (1) claim up to the Limit of Benefit stated in the Schedule of Benefits which shall not exceed the purchase price of the Gadget.
- (3) If there is more than one (1) claim submitted during the Period of Insurance, We shall only pay for the highest claim, subject to the Limit of Benefit stated in the Schedule of Benefits.
- (4) Your Gadget must be purchased within twenty-four (24) months from the date of purchase of this Policy.
- (5) The Insured Person shall pay the excess of RM100 for any one (1) claim payable under this Section.
- (6) Any repairs to Your Gadget due to Accidental Damage, Accidental Liquid Damage or Accidental Screen Crack shall be performed within seven (7) days from the date of Incident.
- (7) If it is proven that the Accidental Damage, Accidental Liquid Damage, Accidental Screen Crack or Theft happens before the date of purchase of the Policy, Your Claim shall not be payable.
- (8) In the event of a claim, You are required to provide an original receipt or any other document to prove that the Gadget You are claiming for, belongs to You, such as but not limited to copy of sales invoice, delivery detail or gift receipt which details the Gadget.
- (9) When You submit a claim, You must inform Us if you have any other insurance or warranty for Your Gadget.

Additional exclusions applicable to all benefits under 'Section 3: Gadget Protection'

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) If You cannot provide original receipt for the purchase of the Gadget or other documentation as Your proof of ownership of the Gadget;
- (2) For loss or damage arising from wear and tear, such as but not limited to depreciation, gradual deterioration, mildew, moth, vermin or any loss or damage in connection with any process of cleaning, dyeing or refurbishment of the Gadget;
- (3) For Loss or damage arising out of or in any way traceable to mechanical defect or breakdown;
- (4) For any kind of cosmetic damage, such as but not limited to scratching, denting, discolouration, product finishing or any other damage not affecting the Gadget's normal operation or functionality;
- (5) For loss or damage arising out of war, invasion act of foreign enemy hostilities;
- (6) For consequential loss of whatever nature;
- (7) If You do not report the Theft to the police within twenty-four (24) hours from the date of Incident at the place where the Incident occurred and do not obtain a written police report;
- (8) If Your Gadget has been left Unattended;
- (9) If You leave Your Gadget on any motor vehicle roof, bonnet or boot;
- (10) If You deliberately damage, leave or neglect Your Gadget;
- (11) If Your Gadget is damaged due to Your failure to follow the manufacturer's instruction;



- (12) For costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software;
- (13) For any damage, loss or Theft of Your Gadget Accessories;
- (14) For costs covered under Manufacturing Warranty;
- (15) For any loss or damage which are subject to a manufacturer's recall, covered under a manufacturer's program or reimbursement;
- (16) For any damage, loss or Theft that does not occur during the Trip; or
- (17) Any Theft which occurs when Your Gadget was in the possession of a third party, other than Your spouse, parents or siblings.

PART 9 – TUNE PROTECT TRAVEL BAGGAGE

A. SCHEDULE OF BENEFITS

Benefits	Sum Insured (RM)
1. Loss or Damage to Checked-In Baggage Cover loss or damage to Your Checked-In Baggage and/or baby stroller.	Up to 800 (RM200 for each damaged Checked-In Baggage and/or RM400 for each one lost)

Note: No coverage is provided to Infant.

B. PERIOD OF INSURANCE

1. Commencement of Cover

Cover shall commence upon Your check-in at the airport on the First Departure Date for a Scheduled Flight.

2. Expiry of Cover

(a) One-way Trip

Cover shall be terminated at the earlier of the following:

- (i) upon Your departure from the airport at Your Arrival Destination; or
- (ii) three (3) days after Your first arrival date at Your Arrival Destination.

(b) Return Trip

Cover shall be terminated at the earlier of the following

- (i) upon Your departure from the airport at the Arrival Destination; or
- (ii) upon thirty (30) days from the First Departure Date; or
- (iii) upon checking in at point of immigration for travel outside the Arrival Destination, other than return to Malaysia.

C. BENEFITS DESCRIPTION

1. Loss or Damage to Checked-In Baggage

YOU CAN CLAIM, subject to an excess (if applicable), per one Insured Person per Scheduled Flight taken for: -

- (1) loss or damage to Your Checked-In Baggage due to Theft or any attempted Theft during Your Trip;
- (2) loss or damage to Your Checked-In Baggage and / or baby stroller caused by AirAsia.

Additional conditions applicable to this benefit

The items lost or stolen must have been carried by You during Your Trip and checked-in with the Scheduled Flight operator.

Additional exclusions applicable to this benefit

We shall not be liable for any claims resulting directly or indirectly from, in respect of or due to:

- (1) any loss or damage caused by/due to breakage of brittle or fragile articles
- (2) confiscation by governing authority
- (3) criminal acts
- (4) gradual deterioration or wear and tear
- (5) insects or vermin
- (6) inherent vice or damage
- (7) mysterious disappearance
- (8) transportation of contraband or illegal trade
- (9) seizure for destruction under quarantine or custom regulation
- (10) any loss of or damage to property insured by any other insurance policy or otherwise reimbursed/replaced by AirAsia.
- (11) there is no baggage allowance purchased during the Scheduled Flight.
- (12) any loss or damage not reported to the Scheduled Flight operator within 24 hours from your arrival time

PART 10 – GENERAL EXCLUSIONS

We shall not be liable under any sections or parts of this Policy to pay any claims arising directly or indirectly from, as a result of, or in connection with:

1. losses or expenses which are compensated or reimbursable by any other insurance policy or any other sources. We will however, pay for the difference between what is payable by such other source and what You would otherwise be entitled to recover under this Policy;
2. any unlawful, illegal acts or omissions whether intended or not including riding or driving a vehicle without a valid license;
3. payment which would violate a government prohibition or regulation;
4. declared or undeclared war, invasion, act of foreign enemy, hostilities or warlike operation, mutiny, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power, martial law or stage of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or customs regulations or nationalization by, or under the order of any government, public or local authority;
5. delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
6. any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
7. the Insured Person who is below the age of nine (9) days;
8. the Insured Person being a member of the armed forces or any law enforcement agency whilst on duty or whilst engaging in or taking part in naval, military or air force service or operations or participating in operations of an offensive nature planned or conducted by any civil or military authorities against bandits, terrorists or other elements;
9. any claim whilst You are engaging in any:
 - (a) manual works;
 - (b) offshore works;
 - (c) handling of hazardous or explosive materials;
 - (d) underground or mining activities;
 - (e) racing activity involving any motorised vehicles;
 - (f) piloting or serving as a crew member of any aircraft except as a fare-paying passenger in any aircraft having a current and valid air worthiness certification issued by the appropriate authority of the country of its registry;
10. engaging, practicing or participating in Professional Sports where You would or could earn income or remuneration from engaging in such sport;
11. during air travel except as a fare paying passenger in any properly licensed private and/or commercial aircraft operated by the Scheduled Flight operator;
12. any Pre-Existing Condition;
13. any congenital defect which has manifested or was diagnosed before the policy commencement date;
14. any form of dental care or surgery unless necessitated by injury caused by the Accident covered under the Policy to sound and natural teeth;
15. routine health check-ups, any medical investigation(s) not directly related to admission diagnosis, Sickness or Bodily Injury sustained, or any related treatment;
16. investigation which is not Medically Necessary, or convalescence, custodial or rest care;
17. pregnancy, childbirth or miscarriage or any complication arising therefrom;
18. any conditions which is or is a result from Acquired Immune Deficiency Syndrome (AIDS) or any complications associated with infection by any Human Immune Deficiency Virus (HIV) (for the purpose of this Policy, the definition of AIDS shall be that used by the World Health Organisation in 1987, or subsequent revision by the World Health Organisation of that definition; infection shall be deemed to have occurred where blood or other relevant test(s) indicate in Our opinion either the presence of any Human Immune Deficiency Virus or Antibodies to such Virus);
19. any psychological related illness including psychosis, mental disorders, nervous disorders or sleep disturbance disorders;
20. suicide, attempted suicide or any intentional self-inflicted injuries acted upon by You to Yourself whether sane or insane;
21. any condition which is a result of suicide, attempted suicide or any self-inflicted injury;

22. the use of alcohol or drugs or any condition which is directly or indirectly due to the effects of alcohol or drugs, unless the use of such drugs have been prescribed by a Doctor;
23. Your late arrival at the airport for the Scheduled Flight after the official check-in time;
24. Your failure to notify the relevant airline authorities of missing luggage at the scheduled destination point and to obtain a property irregularity report;
25. Your failure to take reasonable measure to protect, save or recover lost luggage, personal effects, items or property or to avoid any damage, loss or injury or to minimise any claim under this Policy;
26. 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, South Sudan, Syria, Ukraine and Zimbabwe;
27. any travel to a specific country or area if Your country of residence's government or health authority has issued a travel ban against travel to that country or area;
28. You are travelling against the advice of a Doctor or Your failure to adhere to the travelling advice provided by a Doctor or travelling advice of Your government guidelines or You are travelling for the purpose of obtaining medical advice or treatment;
29. Your failure to take all reasonable measures to avoid a claim under this Policy following a warning in the mass media of any intended Strike, Riot or Civil Commotion, inclement weather or other reported circumstances;
30. any circumstances of which You were aware of or any situations that already existed or are known to the public at the time You booked Your Trip;
31. You participating in:
 - (a) Extreme Sports and Activities;
 - (b) Any hiking, mountaineering or trekking above 3,000 meters sea level, provided that such activity;
 - i) does not require the use of technical climbing equipment such as ropes, harnesses, ice axes or crampons;
 - ii) is undertaken on recognised or established trekking routes; and
 - iii) is not part of any Expedition, competition or professional activity;
 - (c) any kind of Expeditions;
 - (d) ultra-marathons, cliff jumping;
 - (e) pot-holing or outdoor rock climbing that ordinarily requires the use of ropes or guides;
 - (f) private hunting trips or safaris which are not provided by licensed operator;
 - (g) any activity that involves You being airborne. This exclusion does not apply to:
 - i) tandem skydiving;
 - ii) tandem parachuting;
 - iii) leisure hot air balloon rides;
 when undertaken with a registered operator that is licensed to provide such services;
 - (h) big wave surfing, canoeing down water rapids, kayaking or water rafting grade 4 or above;
 - (i) sailing beyond territorial waters;
 - (j) off-piste skiing or snowboarding;
 - (k) underwater activities involving artificial breathing apparatus. This exclusion does not apply to:
 - i) sea walking;
 - ii) sea scootering;
 - iii) discovery scuba diving; or
 - iv) leisure scuba diving under the supervision of a qualified dive master or diving instructor, if You hold a PADI certification, and the maximum depth of the dive does not exceed the maximum depth limit under Your certification or 30 meters, whichever is shallower.
32. any loss, destruction, damage, illness, physical injury or disability resulting from, attributed to or accelerated by the use, release, or escape of nuclear materials that results in nuclear reaction or radiation or radioactive contamination; or the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials;
33. any loss, injury, damage or legal liability suffered or sustained, directly or indirectly, by You due to Terrorist Acts including but not limited to by nuclear, chemical or biological substances;
34. any loss, injury, damage or legal liability suffered or sustained directly or indirectly by You if You are:-
 - (a) a terrorist;
 - (b) a member of a terrorist organisation; or

- (c) a purveyor of nuclear, chemical or biological weapons;
 - (d) a narcotics trafficker.
35. any loss resulting directly and indirectly (in whole or in part) from a:
- (a) Pandemic
 - (b) Epidemic
36. 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, virus, bacterium or other microorganism (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 agreement, the burden of proving the contrary shall rest on the Insured Person.
37. any claim caused by computer or electronic system which is used to cause harm, such as but not limited to malicious software program, malicious codes and viruses any consequential loss or damage of any kind;
38. any costs which You would have had to pay, had the reason for the claim not occurred (for example, the cost of food which You would have paid for in any case).

PART 11 – GENERAL CONDITIONS

1. Accuracy of Information

This Policy is issued based on the information You have provided at the point of application and Our acceptance, inclusive (but not limited to) of the information/declaration You have provided at the pre- contractual stage of this Policy. In the event such information is inaccurate/ outdated, please notify Us of the same in writing, by visiting any of our branches or by email to hello.my@tuneprotect.com within fifteen (15) days of the receipt of Your Policy and/or such information is no longer deemed applicable and/or inaccurate with reasonable proof. This enables Us to make the necessary amendments. In the event no notification is received or upon failure to notify of any inaccuracies, all the information under this Policy shall be deemed accurate.

2. Age

All ages referred to in this Policy shall be the age of Your last birthday.

3. Amendments

We reserve our rights to amend the terms and conditions of this Policy which shall be binding on all persons whether insured under the Policy prior to, during, or after the effective date of the amendment.

4. Anti-Bribery and Corruption

- (a) You shall comply, and/or shall procure or ensure that Your directors, employees, subcontractors, agents or other third parties comply, with all applicable anti-corruption laws and regulations and any relevant anti-corruption policies and documents provided by Us and have in place adequate controls and procedures to prevent corruption.
- (b) In the event of a breach by You, We shall be fully entitled to terminate the Policy without any liability howsoever with written notice with immediate effect. You shall hold Us harmless from any cost, expenses, claim, liability, fine or penalty, as a result of any breach of this clause by You, Your directors, employees, subcontractors and/or agents.

5. Arbitration

Any dispute which may arise between You and Us in relation to this Policy or rights or liabilities of parties hereto shall be referred to the Asian International Arbitration Centre (AIAC) in accordance to the AIAC Arbitration Rules. All arbitration must be initiated no later than six (6) months from the date of such disclaimer. Failure to do so shall result in Our discharge from all liabilities over the claim.

6. Basis of Contract

This contract of insurance comprises of this policy wording, Certificate of Insurance or any endorsements We may issue to You which is the basis of understanding and agreement between You and Us. Any changes to this Policy shall only be valid if

authorised by Us and an endorsement is issued to reflect such changes. No intermediary has the authority to change this Policy or to waive any of the terms, conditions and exclusion of this Policy. We shall not be bound by any promise or representation in this Policy given by any person other than by Our authorised personnel, which shall be in writing.

7. Benefit Payment

All eligible benefit payments shall be made to:

- (a) You; or
- (b) Your Parents or Legal Guardian, if You are a Child; or
- (c) Your nominee(s) or Your estate if there is no nomination made, in the event of Your death at the time of payment of benefits.

8. Cancellation

This Policy including the Certificate of Insurance once issued is not cancellable by You or refundable.

9. Cash Before Cover

The total premium payable for Your coverage under this Policy must be fully paid and received by Us, or the intermediary through whom this Policy was arranged, on or before the commencement date of this Policy.

If the total premium payable for Your coverage under this Policy is not fully paid and received by Us, or the intermediary through whom this Policy was arranged, Your coverage shall be considered void and cancelled immediately. No benefits shall be payable by Us and any premium payment thereafter shall not be accepted to reinstate such coverage.

10. Conditions Precedent to Liability

The due observance and the fulfillment of the terms and condition of this Policy by You and in so far as they relate to anything to be done or complied by You shall be conditions precedent to any of Our liability. Failure to adhere to this condition shall result in the forfeiture of all rights to claim under this Policy.

11. Contribution

If You are entitled to any reimbursement of all or part of any expenses in this Policy from any other insurance or sources, We shall only be liable for the excess of such amount recoverable from such other insurance or sources. We shall not be liable for a greater proportion of any such claim.

12. Currency of Payment

Payment of any claim covered under this Policy shall be made in Ringgit Malaysia or its equivalent in any other currency at the prevailing rate of exchange as declared by Bank Negara at the Time of effecting payment.

13. Cyber Loss Absolute Exclusion Clause – IUA -09-081

- (a) Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
- (b) Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - (i) the use or operation of any Computer System or Computer Network;
 - (ii) the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;
 - (iii) access to, processing, transmission, storage or use of any Data;
 - (iv) inability to access, process, transmit, store or use any Data;
 - (v) any threat of or any hoax relating to b) (i) to b) (iv) above;
 - (vi) any error or omission or accident in respect of any Computer System, Computer Network or Data.
- (c) Computer System means any computer, hardware, software, application, process, code, programme, information technology, communications system or electronic device owned or operated by the Insured or any other party. This includes any similar system and any associated input, output or data storage device or system, networking equipment or back up facility.
- (d) Computer Network means a group of Computer Systems and other electronic devices or network facilities connected via a form of communications technology, including the internet, intranet and virtual private networks (VPN), allowing the networked computing devices to exchange Data.
- (e) Data means information used, accessed, processed, transmitted or stored by a Computer System.
- (f) When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insured.

14. Duplication of Cover

If You are covered under more than one (1) policy by Us for the same Trip, We shall consider You to be covered under one (1) policy only which is the policy which provides the greatest amount of benefit and all benefits shall be payable in accordance with such policy. If the benefit under each of such policies are identical, We shall only consider claims under the policy which was first issued.

15. Duty of Disclosure

Where You have applied for this insurance wholly for purposes unrelated to Your trade, business or profession, You had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when You applied for this insurance) i.e. You should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your contract of insurance, refusal or reduction of Your claim(s), change of terms or termination of Your contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You were also required to disclose any other matter that You knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell Us immediately if at any time after Your contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed.

16. Extension of Cover

Coverage under this Policy shall be extended at Our discretion up to a maximum of three (3) days in the event Your actual itinerary does not correspond to Your original Flight Itinerary due to the rescheduling of Your Scheduled Flight (applicable for Your return Scheduled Flight only) by AirAsia.

17. Governing Law

This Policy shall be governed by Malaysian Law.

18. Interest

All payments made under this Policy by Us shall not be subject to any form of interest, unless it is required by law.

19. Limitation of Time of Bringing Arbitration

If a claim is made under the Policy and rejected by Us, it is a condition precedent that You or Your legal personal representatives shall commence arbitration proceedings within six (6) months of such rejection, failing which, We shall be discharged from all liability whatsoever for that claim.

20. Medical Examination

We, at Our own expense shall have the right to require additional proof and request medical examination of You when and as often as it may reasonably require during the period when the claim is pending and to conduct an autopsy in case of death provided it is not forbidden by law.

21. Misrepresentation / Fraud

This Policy shall be declared null and void if there are any fraud, misrepresentation, omission, suppression of information, declaration or disclosure which is falsely made in connection with the application for this Policy or any claims made which is fraudulent or exaggerated. In such cases, We have the rights to recover any amount paid to You, cancel the Policy, not refund any premiums paid to Us, not make any claim payment or take any necessary remedies in accordance with the Financial Services Act 2013.

22. Notice and Procedures of Claims

(a) When a claim is made, the Insured Person or the legal representative shall:

- (1) notify Us in writing as soon as possible but not later than thirty (30) days after any event which may give rise to a claim by filling up the claim form as We have provided; any delay must be supported by justifiable reasons and the acceptance is at Our sole discretion.

- (2) furnish in writing to Us, at Your own cost, evidence and proof including but not limited to information, particulars, accounts, original receipt, tickets, invoices, Insured Person's statements, physician's letter, reports and any other documents as We require in such form as prescribed.
- (3) Claims evidence required for Section 3 (a) (ii) Medical Expenses due to Sickness may include
 - Proof of travel (confirmation invoice, traveltickets)
 - Invoices for medical expenses
 - An official letter from the treating medical practitioner to confirm the expenses were Medically Necessary

Please note: We may require other evidence to support Your Claim depending on the circumstances, in which case We will request this from You.

(b) Failure to comply with this condition will render the claim not payable.

23. Personal Data and Privacy

You have read the Tune Protect Privacy Policy (<https://www.tuneprotect.com/privacy-policy/>) and agree that all personal data provided to Us by You and/or the Insured Person and/or acquired by Us 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 Person is subject to said Privacy Policy as may be varied from time to time.

24. Persons Covered

The Insured Person shall be either a resident in Malaysia, or travelling through Malaysia or transiting through a Malaysian Airport.

25. Premium Payment

We reserve the rights to cancel this coverage or Policy if the required premium is not fully paid and received by Us.

26. Prevailing Language

If there is any conflict or inconsistency between any of the contents of this Policy and the contents of a translated version of this Policy in any other language, the contents of this Policy in English shall prevail.

27. Sanctions and Limitation Clause

We shall not be deemed to have provided any insurance cover and/or shall not be liable to pay any claim or provide any benefit pursuant to this Policy, including but not limited to, making any cancellation, refund or surrender payments under this Policy, to the extent that the provision of such insurance cover and/or the payment of such claim and/or the provision of such benefit and/or the making of such payments, would expose Us to any sanction, prohibition or restriction under any laws and/or regulations, administered by any governmental, regulatory or competent authority, or any law enforcement in any country.

28. Sole Responsibility of Tune Protect Malaysia

Any issues, matters or claims related in whole or part to insurance provided under this Policy shall be the sole responsibility of Tune Protect Malaysia, and shall not in any way involve AirAsia Berhad.

29. Subrogation

If we are liable to make any payment under this Policy, We shall be subrogated to all of Your rights of recovery against any such third party. You shall do all things necessary and provide Us with Your full cooperation in the exercise of such rights, including the execution of any necessary documents and the provision of relevant information, as may be required by Us. You shall not take any action or enter into any agreement which may prejudice our rights of subrogation without Our written consent and approval.

30. Tax

Tax will be charged for all taxable general insurance policies and the customer's obligation to pay service tax or any other taxes imposed by the relevant authorities from time to time, if any, shall form part of the terms and conditions of this Policy in accordance with the applicable laws and regulations passed by the government of Malaysia, including all amendments and modifications made from time to time in force.