

TUNE PROTECT MALAYSIA

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STAMP DUTY PAID

Tune Protect Travel - AirAsia

This insurance plan is offered exclusively to individuals who purchase flights (hereinafter referred to as the "Insured Person/You/Your") from AirAsia Berhad, Company No: 284669-W or AirAsia X Bhd, Company No: 734161-X ("AirAsia").

TABLE OF CONTENTS

Sections	Page
Part 1 – Tune Protect Travel - AirAsia	2 – 24
Part 2 – Tune Protect Travel Golf	25 – 27
Part 3 – Tune Protect Travel Shop	28 – 29
Part 4 – Tune Protect Travel Winter	30 – 31
Part 5 – Tune Protect Travel Adventure	32 – 33
Part 6 – Tune Protect Travel Gadget	34 – 36
Part 7 – Tune Protect Travel Baggage	37
General Exclusions Applicable to All Parts and Sections	38 – 39
General Conditions Applicable to Entire Policy	40 – 42
Important Notice	43

IMPORTANT NOTE: This Policy Wording will apply according to the plan purchased. It contains details of the coverage, conditions, restrictions and exclusions and shall form the basis of the Policy.

Please read the Policy Wording carefully to understand the coverage and sections applicable based on the plan purchased to ensure that the same suits Your requirements and needs best.

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

PART 1 – TUNE PROTECT TRAVEL - AIRASIA

Coverage excluding Infants is afforded as follows: -

International Return Plan

Schedule of Benefits	WITHOUT COVID COVER		WITH COVID COVER		
	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)	
COVID-19 COVERAGE					
a)	Medical Expenses (Incurred Overseas due to Stage 3 to Stage 5 treatment) Up to the first 30 days of Trip duration	N/A	N/A	Up to 250,000 (Hospital cashless admission service available)	Up to 250,000 (Hospital cashless admission service available)
b)	Emergency Overseas Evacuation & Repatriation i) Overseas Medical Evacuation ii) Overseas Medical Repatriation iii) Repatriation of Mortal Remains <i>This Policy will pay for one claim from i), ii) or iii) at any one event</i>	N/A	N/A	Up to 300,000	Up to 150,000
c)	Hospital Income (RM200 per full day)	N/A	N/A	Up to 6,000	Up to 6,000
d)	Bereavement Allowance	N/A	N/A	5,000	5,000
e)	Compassionate Visit	N/A	N/A	up to 5,000	up to 5,000
f)	Trip Cancellation	N/A	N/A	up to 5,000	up to 5,000
1. PERSONAL ACCIDENT					
a)	Accidental Death or Permanent Disablement	250,000	125,000	250,000	125,000
2. TRAVEL INCONVENIENCE BENEFITS					
a)	Trip Cancellation	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
b)	Trip Curtailment	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
c)	Loss/Damage to Checked-in Baggage and/or baby stroller (RM200 for each damaged Checked-In Baggage and/or RM400 for each one lost Checked-In Baggage)	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
d)	Baggage Delay (RM200 every 6 complete hours of delay)	up to 800	up to 800	up to 800	up to 800
e)	On-Time Guarantee (Delay of at least 2 complete hours from original scheduled departure time or any new departure time which AirAsia has advised You)	200	200	200	200
f)	AirAsia Flight Delay (RM200 for every subsequent 6 consecutive hours of delay). The delay shall be calculated after the completion of the On-Time Guarantee period (section 2e)	Up to 1,400	Up to 1,400	Up to 1,400	Up to 1,400
g)	Common Carrier Delay (RM150 for every 6 consecutive hours delay from the original departure time of the scheduled Common Carrier)	Up to 1,050	Up to 1,050	Up to 1,050	Up to 1,050
h)	Missed Flight Connection (No Onward connecting AirAsia flight available within 6 hours from the missed Scheduled Flight caused by delay of AirAsia's Incoming connecting flight)	Up to 600 (300 per 6 consecutive hours of delay)	Up to 600 (300 per 6 consecutive hours of delay)	Up to 600 (300 per 6 consecutive hours of delay)	Up to 600 (300 per 6 consecutive hours of delay)

i)	Loss of Personal Money				
j)	Expenses incurred arising from Loss of Travel Documents	Up to 2,000	Up to 2,000	Up to 2,000	Up to 2,000
k)	Travel Reroute (RM150 for every 6 consecutive hours from scheduled arrival time caused by rerouting of the Scheduled AirAsia flight, as a result of strike / industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason).	Up to 450	Up to 450	Up to 450	Up to 450
l)	Hijack Distress Allowance (RM500 per 6 consecutive hours of detention when Your flight is hijacked and Your Trip is interrupted for more than 6 consecutive hours)	Up to 1,000	Up to 1,000	Up to 1,000	Up to 1,000
m)	Home Care Benefit (Physical loss or damage to Your Home Contents in Malaysia as a result of Theft while You are away travelling)	Up to 3,000	Up to 3,000	Up to 3,000	Up to 3,000
3 MEDICAL AND EVACUATION EXPENSES					
a) *	i) Medical Expenses due to Accident (Excess RM50 per claim for each Insured Person applicable for outpatient treatment expenses only)	Up to 200,000	Up to 100,000	Up to 200,000 (Hospital cashless admission service available)	Up to 100,000 (Hospital cashless admission service available)
	ii) Medical Expenses due to Sickness (Excess RM50 per claim for each Insured Person applicable for outpatient treatment expenses only)		N/A		N/A
	iii) Hospital Allowance (Pays for each complete day if you are confined in the hospital for more than 24 hours (RM200 per full day subject to Medical Expenses sub-limit) (Maximum payable for 30 full days)	Up to 6,000	Up to 3,000 (Accident only)	Up to 6,000	Up to 3,000 (Accident only)
* Maximum Combined Limit for COVID-19 Coverage under a)* Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment) and Section 3 a)* i) & ii) - Medical Expenses due to Accident &/or Sickness		Up to 200,000 (Accident & Sickness only)	Up to 100,000 (Accident only)	Up to 250,000	Up to 250,000 (COVID-19 & Accident only)
b) **	Emergency Medical Evacuation & Mortal Remains Repatriation due to Accident	Up to 300,000	Up to 150,000	Up to 300,000	Up to 150,000
	Emergency Medical Evacuation & Mortal Remains Repatriation due to Sickness		N/A		N/A
** Maximum Combined Limit for COVID-19 Coverage under b) ** Emergency Overseas Evacuation & Repatriation and Section 3 b) &/or c) ** Emergency Medical Evacuation & Mortal Remains Repatriation		Up to 300,000 (Accident & Sickness only)	Up to 150,000 (Accident only)	Up to 300,000	Up to 150,000 (COVID-19 & Accident only)
d)	Compassionate Visit	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
4. PERSONAL LIABILITY					
	Personal Liability	Up to 500,000	Up to 500,000	Up to 500,000	Up to 500,000
5. TRAVEL ASSISTANCE SERVICES					
	24 hours Worldwide Travel Assistance	Included			

International One-Way Plan

Schedule of Benefits		WITHOUT COVID COVER		WITH COVID COVER	
		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)
COVID-19 COVERAGE					
a)	Medical Expenses (Incurred Overseas due to Stage 3 to Stage 5 treatment) Up to the first 30 days of Trip duration	N/A	N/A	Up to 250,000	Up to 250,000
b)	Emergency Overseas Evacuation & Repatriation i) Overseas Medical Evacuation ii) Overseas Medical Repatriation iii) Repatriation of Mortal Remains <i>This Policy will pay for one claim from i), ii) or iii) at any one event</i>	N/A	N/A	Up to 30,000	Up to 15,000
c)	Hospital Income (RM200 per full day)	N/A	N/A	Up to 6,000	Up to 6,000
d)	Bereavement Allowance	N/A	N/A	5,000	5,000
e)	Compassionate Visit	N/A	N/A	up to 5,000	up to 5,000
f)	Trip Cancellation	N/A	N/A	up to 5,000	up to 5,000
1. PERSONAL ACCIDENT					
a)	Accidental Death or Permanent Disablement	300,000	150,000	300,000	150,000
2. TRAVEL INCONVENIENCE BENEFITS					
a)	Trip Cancellation	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
b)	Trip Curtailment	N/A	N/A	N/A	N/A
c)	Loss/Damage to Checked-in Baggage and/or baby stroller (RM200 for each damaged Checked-In Baggage and/or RM400 for each one lost Checked-In Baggage) (up to 72 hours upon arrival)	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
d)	Baggage Delay (RM200 every 6 complete hours of delay)	up to 800	up to 800	up to 800	up to 800
e)	On-Time Guarantee (Delay of at least 2 complete hours from original scheduled departure time or any new departure time which AirAsia has advised You)	200	200	200	200
f)	AirAsia Flight Delay (RM200 for every subsequent 6 consecutive hours of delay). The delay shall be calculated after the completion of the On-Time Guarantee period (section 2e)	Up to RM1,400	Up to RM1,400	Up to RM1,400	Up to RM1,400
g)	Common Carrier Delay (RM150 for every 6 consecutive hours delay from the original departure time of the scheduled Common Carrier)	N/A	N/A	N/A	N/A
h)	Missed Flight Connection	Up to RM600	Up to RM600	Up to RM600	Up to RM600
	(No Onward connecting AirAsia flight available within 6 hours from the missed Scheduled Flight caused by delay of AirAsia's Incoming connecting flight)	(RM300 per 6 consecutive hours of delay)	(RM300 per 6 consecutive hours of delay)	(RM300 per 6 consecutive hours of delay)	(RM300 per 6 consecutive hours of delay)
i)	Loss of Personal Money (Up to 72 hours upon arrival)	Up to RM1,000	Up to RM1,000	Up to RM1,000	Up to RM1,000
j)	Expenses incurred arising from Loss of Travel Documents (Up to 72 hours upon arrival)				

k)	Travel Reroute (RM150 for every 6 consecutive hours from scheduled arrival time caused by rerouting of the Scheduled AirAsia flight, as a result of strike/industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason)	Up to RM450	Up to RM450	Up to RM450	Up to RM450
l)	Hijack Distress Allowance (RM500 per 6 consecutive hours of detention when Your flight is hijacked and Your Trip is interrupted for more than 6 consecutive hours)	Up to RM1,000	Up to RM1,000	Up to RM1,000	Up to RM1,000
m)	Home Care Benefit (Physical loss or damage to Your Home Contents in Malaysia as a result of Theft while You are away travelling) (Up to 72 hours upon arrival)	Up to RM1,000	Up to RM1,000	Up to RM1,000	Up to RM1,000
3. MEDICAL AND EVACUATION EXPENSES					
a) *	i) Medical Expenses due to Accident (Excess RM50 per claim for each Insured Person applicable for outpatient treatment expenses only)	N/A	N/A	N/A	N/A
	ii) Medical Expenses due to Sickness (Excess RM50 per claim for each Insured Person applicable for outpatient treatment expenses only)	N/A	N/A	N/A	N/A
	iii) Hospital Allowance (Pays for each complete day if you are confined in the hospital for more than 24 hours) (RM200 per full day subject to Medical Expenses sub-limit) (Maximum payable for 30 full days)	N/A	N/A	N/A	N/A
b) **	Emergency Medical Evacuation & Mortal Remains Repatriation due to accident (Up to 72 hours upon arrival)	Up to 30,000	Up to 15,000	Up to 30,000	Up to 15,000
c)	Emergency Medical Evacuation & Mortal Remains Repatriation due to Sickness	N/A	N/A	N/A	N/A
** Maximum Combined Limit for COVID-19 Coverage under b) ** Emergency Overseas Evacuation & Repatriation and Section 3 b) ** Emergency Medical Evacuation & Mortal Remains Repatriation due to accident shall not exceed RM30,000 per Standard Individual and RM15,000 per Senior Individual					
d)	Compassionate Visit	N/A	N/A	N/A	N/A
4. PERSONAL LIABILITY					
	Personal Liability (Up to 72 hours upon arrival)	Up to 500,000	Up to 500,000	Up to 500,000	Up to 500,000
5. TRAVEL ASSISTANCE SERVICES					
	24 hours Worldwide Travel Assistance	Included			

Coverage excluding Infants is afforded as follows: -

Domestic Return Plan

Schedule of Benefits	Sum Insured (RM)		
	Standard	Senior	
	Individual	Individual	
	(2 - 75)	(76 and above)	
1. PERSONAL ACCIDENT			
a)	Accidental Death or Permanent Disablement	250,000	125,000
b)	Bereavement Allowance due to COVID-19	5,000	5,000
2. TRAVEL INCONVENIENCE BENEFITS			
a)	Trip Cancellation (Reimbursement for unused & non-refundable portion of Air Ticket, accommodation, local tour packages and admission tickets if You are not able to take the Scheduled Flight due to Insured Events)	Up to original flight + hotel cost + local tour packages + admission tickets (Up to RM5,000 for COVID-19 extension)	Up to original flight + hotel cost + local tour packages + admission tickets (Up to RM5,000 for COVID-19 extension)
b)	Trip Curtailment (Reimbursement for unused & non-refundable portion of Air Ticket and accommodation or reimbursement for additional cost of Air Ticket if you need to return to Malaysia due to Insured Events)	Up to original flight + hotel cost	Up to original flight + hotel cost
c)	Loss/Damage to Checked-in Baggage and/or baby stroller (RM200 for each damaged Checked-In Baggage and/or RM400 for each one lost Checked-In Baggage)	Up to 1,500	Up to 1,500
d)	Baggage Delay (RM200 every 6 complete hours of delay)	up to 400	up to 400
e)	On-Time Guarantee (Delay of at least 2 complete hours from original scheduled departure time or any new departure time which AirAsia has advised You)	200	200
f)	AirAsia Flight Delay (RM200 for every subsequent 6 consecutive hours of delay). The delay shall be calculated after the completion of the On-Time Guarantee period (section 2e)	Up to RM1,400	Up to RM1,400
g)	Common Carrier Delay (RM150 for every 6 consecutive hours delay from the original departure time of the scheduled Common Carrier)	Up to RM1,050	Up to RM1,050
h)	Missed Flight Connection (No Onward connecting AirAsia flight available within 6 hours from the missed Scheduled Flight caused by delay of AirAsia's Incoming connecting flight)	Up to RM600 (RM300 per 6 consecutive hours of delay)	Up to RM600 (RM300 per 6 consecutive hours of delay)
i)	Loss of Personal Money	Up to RM150	Up to RM150
j)	Expenses incurred arising from Loss of Travel Documents		
k)	Travel Reroute (RM150 for every 6 consecutive hours from scheduled arrival time caused by rerouting of the Scheduled AirAsia flight, as a result of strike/industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason).	Up to RM450	Up to RM450
l)	Hijack Distress Allowance (RM500 per 6 consecutive hours of detention when Your flight is hijacked and Your Trip is interrupted for more than 6 consecutive hours)	Up to RM1,000	Up to RM1,000
m)	Home Care Benefit (Physical loss or damage to Your Home Contents in Malaysia as a result of Theft while You are away travelling)	Up to RM3,000	Up to RM3,000
3. MEDICAL AND EVACUATION EXPENSES			

a)	i) Medical Expenses due to Accident (Excess RM50 per claim)	Up to 25,000	Up to 12,500
	ii) Medical Expenses due to Sickness (Excess RM50 per claim)	Up to 1,500	N/A
	iii) Hospital Allowance (Pays for each complete day if you are confined in the hospital for more than 24 hours) (Maximum payable for 30 full days) (RM50 per full day subject to Medical Expenses sub-limit)	Up to RM1,500 (COVID-19 Extension)	Up to RM750 (Accident only)
b)	Emergency Medical Evacuation & Mortal Remains Repatriation due to Accident	Up to 100,000	Up to 50,000
c)	Emergency Medical Evacuation & Mortal Remains Repatriation due to Sickness	N/A	N/A
d)	Compassionate Visit	Up to 1,000	Up to 1,000
4. PERSONAL LIABILITY			
	Personal Liability	Up to 25,000	Up to 25,000
5. TRAVEL ASSISTANCE SERVICES			
	24 hours Worldwide Travel Assistance	Included	

Domestic One-Way Plan

	Schedule of Benefits	Sum Insured (RM)	
		Standard	Senior
		Individual	Individual
		(2 - 75)	(76 and above)
1. PERSONAL ACCIDENT			
a)	Accidental Death of Permanent Disablement	300,000	150,000
b)	Bereavement Allowance due to COVID-19	5,000	5,000
2. TRAVEL INCONVENIENCE BENEFITS			
a)	Trip Cancellation (Reimbursement for unused & non-refundable portion of Air Ticket, accommodation, local tour packages and admission tickets if You are not able to take the Scheduled Flight due to Insured Events)	Up to original flight + hotel cost + local tour packages + admission tickets (Up to RM5,000 for COVID-19 extension)	Up to original flight + hotel cost + local tour packages + admission tickets (Up to RM5,000 for COVID-19 extension)
b)	Trip Curtailment	N/A	N/A
c)	Loss/Damage to Checked-in Baggage and/or baby stroller (up to 72 hours upon arrival) (RM200 for each damaged Checked-In Baggage and/or RM400 for each one lost Checked-In Baggage)	Up to 1,500	Up to 1,500
d)	Baggage Delay (RM200 every 6 complete hours of delay)	Up to 400	Up to 400
e)	On-Time Guarantee (Delay of at least 2 complete hours from original scheduled departure time or any new departure time which AirAsia has advised You)	200	200
f)	AirAsia Flight Delay (RM200 for every subsequent 6 consecutive hours of delay). The delay shall be calculated after the completion of the On-Time Guarantee period (section 2e)	Up to RM1,400	Up to RM1,400
g)	Common Carrier Delay (For every 6 consecutive hours delay from the original departure time of the scheduled Common Carrier)	N/A	N/A
h)	Missed Flight Connection (No Onward connecting AirAsia flight available within 6 hours from the missed Scheduled Flight caused by delay of AirAsia's Incoming connecting flight)	Up to RM600 (RM300 per 6 consecutive hours of delay)	Up to RM600 (RM300 per 6 consecutive hours of delay)
i)	Loss of Personal Money (Up to 72 hours upon arrival)	Up to RM150	Up to RM150
j)	Expenses incurred arising from Loss of Travel Documents (Up to 72 hours upon arrival)		

k)	Travel Reroute (RM150 for every 6 consecutive hours from scheduled arrival time caused by rerouting of the Scheduled AirAsia flight, as a result of strike/industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason)	Up to RM450	Up to RM450
l)	Hijack Distress Allowance (RM500 per 6 consecutive hours of detention when Your flight is hijacked and Your Trip is interrupted for more than 6 consecutive hours)	Up to RM1,000	Up to RM1,000
m)	Home Care Benefit (Physical loss or damage to Your Home Contents in Malaysia as a result of Theft while You are away travelling) (Up to 72 hours upon arrival)	Up to RM1,000	Up to RM1,000
3. MEDICAL AND EVACUATION EXPENSES			
a)	i) Medical Expenses due to Accident (Excess RM50 per claim)	N/A	N/A
	ii) Medical Expenses due to Sickness (Excess RM50 per claim)	N/A	N/A
	iii) Hospital Allowance (Pays for each complete day if you are confined in the hospital for more than 24 hours) (Maximum payable for 30 full days) (RM200 per full day subject to Medical Expenses sub-limit)	N/A	N/A
b)	Emergency Medical Evacuation & Mortal Remains Repatriation due to Accident (Up to 72 hours upon arrival)	Up to 10,000	Up to 5,000
c)	Emergency Medical Evacuation & Mortal Remains Repatriation due to Sickness	N/A	N/A
d)	Compassionate Visit	N/A	N/A
4. PERSONAL LIABILITY			
	Personal Liability	Up to 25,000	Up to 25,000
5. TRAVEL ASSISTANCE SERVICES			
	24 hours Worldwide Travel Assistance	Included	

Coverage for accompanying Infant(s) who is/are named in the Certificate of Insurance is afforded as follows:

Coverage is afforded to one (1) accompanying named Infant if You have purchased the travel protection herein provided. This free coverage is limited as follows:

- (a) Personal Accident benefit up to 10% of the stated Schedule of Benefits;
- (b) Medical Expenses up to 10% of the stated Schedule of Benefits (applicable for International Return Plan only).
- (c) Emergency Medical Evacuation & Mortal Remains Repatriation up to 100% of the stated Schedule of Benefits (applicable for International Return Plan only).
- (d) 24 hours Worldwide Travel Assistance Services.
- (e) Medical Expenses (Incurred Overseas due to Stage 3 to Stage 5 treatment) Up to the first 30 days of Trip duration under COVID-19 Coverage up to 100% of the stated Schedule of Benefit (applicable for International Plus Comprehensive Plan only).

Other Limitations:

- a) Ground cover for the Trip is limited to that within the legal boundaries of Country of Arrival only. If You travel beyond the boundary of the Country of Arrival, no coverage shall be provided.
- b) If You depart on any Scheduled Flight, to travel outside the Country of Arrival, this Policy will suspend upon Your check-in for that out-bound flight. Cover will resume upon Your check-out at Immigration upon returning to the original country of arrival, if still within Your Period of Insurance.
- c) If You depart on any other mode of transportation other than Your Scheduled flight, to travel outside the Country of Arrival, this Policy will suspend upon Your check-out from the immigration of the Country of Arrival. Cover will resume upon Your check-in to the immigration of the Country of Arrival if the period is still within Your Period of Insurance.
- d) Travel Inconvenience Benefits coverage during the period of ground cover in the course of the Trip is limited only to Scheduled Flight, in the Country of Arrival.



TUNE PROTECT TRAVEL – AIRASIA

Upon payment of the premiums and issuance of the Policy, We agree to provide insurance coverage to the Insured Person against loss covered as set out in this Policy subject always to the terms, conditions and exclusions contained in the Policy.

Definitions

“Accident”	refers to an event causing Bodily Injury due to violent, external and visible means.
“Accidental Damage”	refers to the 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.
“Accidental Liquid Damage”	refers to the 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.
“Accidental Screen Crack”	refers to the 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.
“AirAsia Credit Shell”	refers to amount credited by AirAsia into Your AirAsia BIG Member ID.
“Air Ticket” (also known as seats purchased under AirAsia’s e-ticketing system)	An electronic acknowledgement generated upon an internet purchase which is entitled “Itinerary” for Your journey issued by AirAsia.
“Antigen Rapid Test Kit (RTK-Ag)”	Shall refer to test for COVID-19 and is a rapid diagnostic test that analyzes Your upper respiratory specimen, looking for specific protein from the virus that directly detects the presence or absence of an antigen of SARS-CoV-2, the virus that causes COVID-19. A positive test means You likely have COVID-19. A negative test means You probably did not have COVID-19 at the time of the test.
“Europ Assistance”	refers to the emergency assistance company We appoint.
“Bodily Injury”	Injury or death suffered by the Insured Person caused solely by Accident.
“Certificate of Insurance”	refers to the electronic confirmation of this Policy.
“Checked-In Baggage”	refers to baggage that is checked-in with AirAsia with AirAsia baggage tag.
“Civil War”	refers to armed opposition between two or more parties belonging to the same country where the opposing parties are of different ethnic, religious or ideological groups.
“Clinical Stages of COVID-19”	<p>Stage 1 – Asymptomatic - Only RT-PCR test positive</p> <p>Stage 2 – Symptomatic, No pneumonia - Upper respiratory tract (URT) symptoms (e.g., pharyngeal congestion, sore throat, cough or fever) for a period less than 7 days</p> <p>Stage 3 – Symptomatic, pneumonia:</p> <ul style="list-style-type: none"> • URT symptoms with others like vomiting, diarrhea, abdominal pain, myalgia, loss of smell/taste. • Signs of increase work of breathing and increase respiratory rate, but no hypoxemia (i.e. NO oxygen requirement).

	<p>Stage 4 – Symptomatic, Pneumonia, requiring supplemental oxygen:</p> <ul style="list-style-type: none"> • Tachypnoea* with hypoxemia (SpO₂<94% on room air). • CNS effect: Lethargy, decreased level of consciousness, seizure. • GI effects: Dehydration, difficulty feeding, raised liver enzymes. • Myocardial effect: Raised Creatinine Kinase, Troponin. <p>Stage 5 – Critically Ill with multiorgan involvement - Rapid disease progression with:</p> <ul style="list-style-type: none"> • Respiratory failure requiring mechanical ventilation (acute respiratory distress syndrome (ARDS), • Persistent hypoxemia • Septic shock • Organ failure requiring invasive monitoring and mechanical ventilation (myocardial injury/heart failure; liver injury/coagulation dysfunction; kidney injury).
“Common Carrier”	refers to any registered operator, who is licensed with the local government and provides regular scheduled transportation services for individuals who travel as fare paying passengers in vehicles as listed below: airport limousine, bus, taxi, ferry, train or tram.
“Country of Arrival”	Scheduled destination reflected in Your Air Ticket.
“COVID-19”	Refers to an infectious disease caused by severe acute respiratory syndrome corona virus 2 (SARS-Cov-2).
‘Driving Range’	refers to the tract of land for practicing long golf shots.
“Epidemic”	refers to a sudden severe outbreak of disease.
“Extreme Sports and Activities”	refers to any sports or sporting activities that present a high level of inherent danger which involve high level of expertise, exceptional physical exertion, highly specialised gear and/or stunts. Extreme Sports and Activities does not include tourist activities accessible to the general public and conducted under the supervision of a qualified licensed personnel of a registered tour operator.
“First Departure Date”	refers to the date of departure shown on Your Air Ticket.
“Gadget”	refers to 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.
“Gadget Accessories”	refers to 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.
“Forceful ATM Withdrawal”	refers to an unwilling ATM withdrawal under duress under attack or assault.
“Foreign War”	refers to armed opposition.
“Fraudulent Charges”	refers to deception for financial or personal gain by a person's credit and/or charge card.
“Golf Course”	refers to the area of ground for playing golf.

“Golfing/Golf Equipment”	refers to equipment or devices that aid in the process of playing a golf game.
“Hijack”	refers to any unlawful, forceful or violent seizure, control or threat.
“Hired Equipment”	refers to the temporary use of the equipment for an agreed payment from a company that hires the equipment.
“Home”	refers to Your residence in Malaysia.
“Home Contents”	refers to household furniture, fixtures, fittings and furnishings, clothing and personal effects in Your Home.
“Hospital”	Refers to a registered medical institution operated pursuant to law for the care and treatment of sick or injured persons with organized or arranged facilities for medical treatment and having 24-hour nursing facilities. This shall not include any institution for the aged, chronically ill or convalescent, resting or nursing homes.
“Immediate Family Member”	<p>refers to Your:</p> <ul style="list-style-type: none"> (i) legal spouse; (ii) legal, adoptive and/or biological children; (iii) children-in-law; (iv) siblings; (v) siblings-in-law; (vi) parents; (vii) parents-in-law; (viii) grandparents; (ix) grandparents-in- law; (x) grandchildren; (xi) legal guardian; (xii) ward; (xiii) step or adopted children; (xiv) step parents; (xv) aunts; (xvi) uncles, (xvii) nieces, (xviii) nephews <p>who reside in Your principal country of residence.</p>
“Insured AirAsia Guest, Insured Person, You, Your”	refers to the covered guest who has been issued with a Certificate of Insurance.
“Infant”	refers to 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 a ticket issued. A covered named Infant receives coverage under the “Personal Accident Benefit” only and coverage is limited to 10% of the total value of the benefit amount.
“Incident”	Refers to Accidental Damage, Accidental Liquid Damage or Accidental Screen Crack or Theft of the Insured Person’s Gadget,
“Incoming connecting flight”	refers to AirAsia flight boarded by You from first point of departure.
“Misfortune”	refers to permanent loss or damage of Your Golf Equipment due event beyond your control.
“One Way Plan”	refers to insurance coverage for Insured AirAsia Guest(s) who had purchased one way flight.
“Onward connecting flight”	refers to Scheduled Flight for Your onward journey after disembarking from the Incoming AirAsia connecting flight.

“Pandemic”	refers to an outbreak of infectious disease. Infectious or contagious disease means any disease capable of being transmitted from an infected person, animal or species by any means.
“Personal Valuables”	Electronic equipment of any kind and other personal effects.
“Physician or Medical Practitioner”	Refers to a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the jurisdiction where such professional services are performed, however, such definition will exclude chiropractors and physiotherapists. The consulting Physician cannot be You, Your Travel Companion, or Your Immediate Family Member.
“Physiotherapy”	Physiotherapy is treatment to restore, maintain, and make the most of a patient's mobility, function, and well-being which helps through physical rehabilitation, injury prevention, and health and fitness and get you involved in your own recovery.
“Piste Closure”	refers to the closure of facilities of a ski run of compacted snow and all lifts at the piste for use by skiers for skiing activities.
“Policy”	The Certificate of Insurance including any endorsement, schedules, sections, parts, and/or any other documents that we may rely on relating to this contract of insurance.
“Pre-Existing Condition”	Refers to 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: <ul style="list-style-type: none"> (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) required the consumption of prescribed drugs or medicine.
“Professional Sport(s)”	refers to any sports engagement by You, where You could earn income or remuneration by participation.
“Proof of Purchase”	refers to 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.
“Public Transportation”	refers to rail, bus, coach, taxi or ferry services used by You to board the Scheduled Flight.
“Reasonable and Customary Charges”	Refers to expenses normally charged for medical/Hospital treatment, supplies or services medically necessary to treat Your condition.
“Return Plan”	refers to insurance coverage for Insured AirAsia Guest(s) who had purchased return flight.
“Robbery”	refers to a criminal act of taking money, property or goods in Your possession by physical force, and threat.
“Schedule of Benefits”	refers to the schedule containing the applicable benefits, limits together with the corresponding sum insured.
“Scheduled Flight”	refers to commercial flights scheduled by AirAsia.
“Serious Illness”	Sickness that is life threatening and requiring immediate treatment from a Physician resulting in You or Your Immediate Family Member being unfit to travel or to continue with Your original Flight.
“Sickness / Illness”	refers to any noticeable change in Your physical health that requires the care of a Physician.

“Theft”	refers to permanent loss or damage of personal property or belongings by an unknown third party where: <ul style="list-style-type: none"> - there is physical evidence of a break-in of a premise where they are kept during the Trip, or - they are taken without Your consent, whether forcibly or otherwise.
“Therapeutic Services”	The therapeutic services includes occupations focused primarily on changing the health status of patients over time through direct care, treatment, counselling, or health education information which are treatments provided by a licensed health care professional that have medicinal or healing properties, such as infusion, respiratory, occupational, or speech and that are included in the patient's care plan excluding any form of physical therapy or physiotherapy.
Third Party Property	refers to the material property of a third party which does not belong to You or in the charge of Your custody or under Your or Your Immediate Family Member's control.
“Time”	Any reference to a Malaysian time or a date.
“Total Permanent Disability”	Injury which, having lasted for a continuous period of twelve (12) calendar months from the dated 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.
“Travel Documents”	refers to passport, visa, identification card or driving license which is required during Your Trip.
“Travel Reroute”	refers to the event where Your flight is rerouted to a different airport from Your Departure or Arrival point.
“Trip”	refers to the period between the Commencement of Cover and Expiry of Cover.
“We/Us/Our/ Company”	Tune Insurance Malaysia Berhad
“International Cover”	Travel outside of Malaysia to: <p>Area 1: Indonesia, Cambodia, Singapore, Thailand, Vietnam, Brunei, Myanmar</p> <p>Area 2: China, Hong Kong, Macau, India, Maldives, Mauritius, Pakistan, Philippines, Sri Lanka, Taiwan, Laos</p> <p>Area 3: Australia, Bahrain, Bangladesh, Iran, Japan, Kenya, Kazakhstan, Nepal, New Zealand, Oman, Saudi Arabia, South Korea, United Kingdom, United States of America, Turkey, Uzbekistan</p>

Period of Insurance

Commencement of Cover	<p>(1) Except for Trip Cancellation benefit, the cover commences from Your check in at the airport on the First Departure Date for a Scheduled Flight.</p> <p>(2) The cover for Trip Cancellation benefit commences twenty-four (24) hours from the purchase date of the Insurance for Your Scheduled Flight.</p>
Expiry of Cover (One Way Plan)	<p>(1) Except for Trip Cancellation, the cover ends upon expiry of 3 days from the First Arrival Date;</p> <p>OR</p> <p>(2) Your departure from the airport at the Country of Arrival,</p> <p>whichever occurs first.</p> <p>(3) The cover for Trip Cancellation benefit ends upon the First Departure Date.</p>
Expiry of Cover (Return Plan)	<p>(1) Except for Trip Cancellation, the cover ends upon checking out from point of immigration in Malaysia on Your arrival date</p> <p>OR</p> <p>(2) upon checking in at point of immigration for travel outside the Country of Arrival, other than return to Malaysia.</p> <p>whichever occurs first.</p> <p>The cover for Trip Cancellation benefit ends on the First Departure Date.</p>

Benefits Description

COVID-19 COVERAGE

a) Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment)

(Applicable to Plus Comprehensive Plan for International Travel only)

WE WILL PAY

Up to the limit as specified in the Schedule of Benefits for:

Medically necessary and Reasonable and Customary Charges incurred as a result of You being tested positive for COVID-19 and hospitalized due to Stage 3 to Stage 5 of Clinical Stage of COVID-19 during Your Trip outside Malaysia up to the first 30 days of Trip duration or Period of Insurance whichever is shorter.

IMPORTANT

(Applicable to International Return, Plus Comprehensive Plan only)

For this benefit, We may administer Your hospitalization through Europ Assistance where incurred Reasonable and Customary Charges covered under this benefit may be arranged on cashless basis.

CONDITIONS

For hospital cashless admission service, You must contact Europ Assistance immediately if You are required to be hospitalized outside of Malaysia. If You fail to obtain the authorization of Europ Assistance or You or any person acting on Your behalf does not notify Europ Assistance prior to incurring such expenses, this hospital cashless admission service may not be provided to You.

Special Conditions applicable to a) under COVID-19 COVERAGE

- 1) You are required to have a COVID-19 RTK/PCR test with negative result within 72 hours before departing to the Country of Arrival. Failure to take the RTK/PCR test will render You from qualifying for the above COVID-19-related medical treatment benefit, unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time You travel into the Country of Arrival.
- 2) Cover only if hospitalized for medically necessary COVID-19 Stage 3 to Stage 5 treatment.
- 3) The Covid-19 related medical treatment benefit is only applicable to Insured Person who falls under the category of a short-term visitors only. Insured Person who possess a work permit and training work permit is not eligible for such benefit.

Maximum Combined Limit for COVID-19 Coverage under a) Medical Expenses incurred Overseas due to Stage 3 to Stage 5 treatment and Section 3 a) i) & ii) Medical Expenses due to Accident &/or Sickness shall not exceed the limit as specified in the Schedule of Benefit.

We will not cover any loss if You are travelling against a Medical Practitioner's advice, or any claim arising from You acting in a way that goes against the advice of a Medical Practitioner (including, but not limited to, travelling with COVID-19 symptoms).

b) Emergency Overseas Evacuation & Repatriation

(Applicable to Plus Comprehensive Plan for International Travel only)

i) Overseas Medical Evacuation

In an event that You require evacuation in a medical emergency due to COVID-19 occurring during Your Trip outside Malaysia, Our appointed third-party administrator must be contacted immediately to approve the emergency evacuation and organize for an emergency medical transport to the nearest medical facility that is adequately equipped to treat Your medical condition subject to the limit as specified in the Schedule of Benefit. The type of transportation will depend on the availability and the gravity of Your condition.

ii) Overseas Medical Repatriation

In an event that You are hospitalized due to COVID-19 and it is Medically Necessary for You to be repatriated back to Malaysia to continue treatment, We will pay the reasonable and necessary repatriation costs including the reasonable transportation cost of one qualified medical attendant. In the event of emergency medical repatriation, Our appointed third-party administrator must be contacted immediately to approve all Emergency Medical Repatriations. We retain the right to decide whether emergency medical repatriation is required or not.

iii) Mortal Remains Repatriation

In the event of Your death due to COVID-19 during the Trip outside of Malaysia, Our appointed third-party administrator must be contacted and they will organize the repatriation of Your mortal remains to Your Home subject to the maximum limit as specified in the Schedule of Benefit. The process of burial, embalming, basic casket are covered if it is mandated by legislation or regulation. Ceremonies and ritual rites are not covered in the repatriation coverage.

Special Conditions applicable to b) under COVID-19 COVERAGE

You are required to have a COVID-19 RTK/PCR test with negative result within 72 hours before departing to the Country of Arrival. Failure to take the RTK/PCR test will render You from qualifying for the above COVID-19-related medical treatment benefit, unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time You travel into the Country of Arrival.

This Policy will only pay for one claim from b i), b ii) or b iii) under COVID-19 COVERAGE at any one event.

Maximum Combined Limit for COVID-19 Coverage under b) Emergency Overseas Evacuation & Repatriation and Section 3b) and/or 3c) Emergency Medical Evacuation & Mortal Remains Repatriation shall not exceed the limit as specified in the Schedule of Benefit.

c) Hospital Income

(Applicable to Plus Comprehensive Plan for International Travel)



We will pay You Hospital Income benefit for every full day of admission If You are hospitalized after being tested positive for COVID-19 as declared by order of the relevant government authorities or a recognized public health authority of the country in which You are visiting during the Trip.

Special Conditions applicable to c) under COVID-19 COVERAGE

Negative RTK/PCR test results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time You travel into the Country of Arrival.

d) Bereavement Allowance

(Applicable to Plus Comprehensive Plan for International Travel & Domestic Travel for Benefit 1 b)

We will pay a lump sum amount as specified in the Schedule of Benefit to Your legal representative in the event You are diagnosed with COVID-19 and loss Your life during Your Trip.

Special Conditions Applicable to d) under COVID-19 COVERAGE and 1b) under Domestic Travel

Negative RTK/PCR test results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time You travel into the Country of Arrival.

e) Compassionate Visit

(Applicable to Plus Comprehensive Plan for International Travel & Domestic Travel Return Plan only for Benefit 3 d))

If You are hospitalized after being tested positive for COVID-19 as declared by order of the relevant government authorities or a recognized public health authority of the country in which You are visiting during the Trip, We will reimburse You for the reasonable travel fare (economy air travel) and hotel accommodation expenses necessary incurred by one Immediate Family Member to visit and stay with You.

Special Conditions Applicable to e) under COVID-19 COVERAGE and 3 d) under Domestic Return Plan

Negative RTK/PCR test results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the government of the destination country at the time You travel into the Country of Arrival.

f) Trip Cancellation

(Applicable to Plus Comprehensive Plan for International Travel & Domestic Travel)

We will reimburse You up to the limit as specified in the Schedule of Benefit, for loss of irrecoverable deposits or charges paid in advance or contracted to be paid for the Trip only in the event of necessary and unavoidable cancellation of all or one of the following:

- (i) Air ticket
- (ii) hotel/accommodation expense
- (iii) local tour package
- (iv) admission tickets

arising from You are tested positive for COVID-19 within 14 days prior to Your original scheduled departure date of Your Trip as stated in Your Certificate of Insurance. You are required to furnish a copy of the COVID-19 test result that is certified by a Physician.

This Policy will reimburse this benefit provided this Policy is purchased at a minimum of 3 days prior to commencement of Your Trip. Coverage under this benefit is effective only if coverage is incepted before You become aware of any circumstances which could lead to the cancellation of Your Trip.

Special Conditions applicable to f) under COVID-19 COVERAGE

We DO NOT PAY for any loss resulting directly or indirectly (in whole or in part) from any loss, which is compensated by AirAsia, any other insurance policy or is payable by any other sources. We will however, pay for the difference between what is payable by AirAsia or under the other insurance policy, or from such other source and what You would otherwise be entitled to recover under this Policy.

SECTION 1 a) - PERSONAL ACCIDENT BENEFITS

YOU CAN CLAIM if:

- An Accident happens during the Trip and
- The Insured Person suffers Bodily Injury resulting in death and Total Permanent Disability

WE WILL PAY according to the Table of Compensation below:

	Events	Percentage of Benefit Payable
1	Accidental Death	100%
2	Total and irrecoverable loss of sight of an eye or both eyes	100%
3	Permanent loss of use of one or both limbs	100%
4	Total and irrecoverable loss of sight of one eye and loss of use of one limb	100%
5	Total Permanent Disability, other than loss of sight or limb	100%

CONDITIONS:

- such death or Total Permanent Disability occurs within 180 calendar days immediately after the date of Accident;
- the maximum benefit payable shall be 100% as detailed in the Schedule of Benefits.

Exposure and Disappearance Extension following an Accident

- Exposure Extension - Covers the Insured Person for any unavoidable exposure of death or Total Permanent Disability under this Policy
- Disappearance Extension - If the remains of the Insured Person has not been found within one (1) year from the time of an Accident, it will be presumed that the Insured Person is no longer alive and We will pay death benefit under this Policy. However, if subsequently after payment, the Insured Person is found to be alive, the person to whom the death benefit is paid shall refund to Us such sum.

SECTION 2 - TRAVEL INCONVENIENCE BENEFITS

In addition to the benefits provided under the above Section, You will be covered for the following events:

Section 2 (a) – Trip Cancellation

YOU CAN CLAIM the maximum limit in the Schedule of Benefits for any unused and non-refundable portion of the following:

- air-ticket; and
- Accommodation
- Prepaid local tour packages
- Prepaid admission tickets

CONDITION

If at the time of scheduled departure, You are prevented from taking the Scheduled Flight where the causes are due to the following events:

- Insured Person's death or hospitalisation due to Serious Illnesses or serious accidental Bodily Injury;
- Death or hospitalization of Your Immediate Family Members that requires Your presence;
- Serious damage to Your vehicle within forty-eight (48) hours before the First Departure Date;
- Serious damage to Your principal residence due to fire, flood or similar natural disaster requiring Your presence;
- You are kidnapped, detained, quarantined or subpoenaed to attend any legal proceeding;
- The Public Transportation services in which You are travelling is involved in an Accident or a breakdown.

Section 2 (b) – Trip Curtailment

(Applicable for Return Plan only)

YOU CAN CLAIM the maximum limit as in the Schedule of Benefits for any unused and non-refundable portion of the following:

- (i) Air Ticket and accommodation; OR
- (ii) Any additional cost of Air Ticket incurred.

CONDITIONS

If at the time of scheduled departure, You have to return directly to Malaysia due to the following events:

- (a) Your hospitalisation due to Serious Illnesses or serious accidental Bodily Injury;
- (b) Your Emergency Medical Evacuation by Europ Assistance;
- (c) Death of Your Immediate Family Member;
- (d) Hospitalisation of Your Immediate Family Member which requires Your presence.

Coverage under this section is effective only if coverage is accepted prior to your knowledge of the above events.

Special exclusions applicable to Section 2(a) and Section 2(b) of this Policy

We DO NOT PAY for any loss resulting directly or indirectly (in whole or in part) from:

- (i) Your criminal acts;
- (ii) war, riot, popular movements, terrorist acts;
- (iii) any-existing medical conditions;
- (iv) any effect of a source of radioactivity;
- (v) pollution;
- (vi) Epidemics
- (vii) Pandemic
- (viii) natural catastrophes;
- (ix) climatic events such as lack of snow, etc.
- (x) for any loss, which is compensated by AirAsia, any other insurance policy or is payable by any other sources. We will however, pay for the difference between what is payable by AirAsia or under the other insurance policy, or from such other source and what You would otherwise be entitled to recover under this Policy.

Section 2 (c) – 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:

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

CONDITION

The items lost or stolen must have been carried by You during Your Trip and checked-in.

WE DO NOT PAY FOR:

- (1) any loss or damage caused by/due to breakage or 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 or any other sources.
- (11) There is no baggage allowance purchased during the Scheduled Flight.
- (12) any loss or damage not reported to AirAsia within 24 hours from your arrival time.

Section 2 (d) – Baggage Delay

YOU CAN CLAIM

The limit as specified in the Schedule of Benefit for every six (6) consecutive hours of delay

CONDITIONS

1. Your Checked-In Baggage and / or baby stroller is delayed, misdirected or temporarily misplaced by AirAsia
2. The delay shall be calculated from the original scheduled arrival time of the Scheduled Flight until actual receive date and time of the baggage by You.
3. A letter from AirAsia or its handling agents confirming the actual date and time of baggage delivery.

WE DO NOT PAY if:

- (1) Baggage delay is not immediately reported to AirAsia.
- (2) Confiscation or detention by governing authorities.
- (3) No written confirmation from AirAsia or their handling agents on the actual date and time of baggage delivery.
- (4) No baggage allowance purchased.

This Policy shall not pay for 2(c) and 2(d) above for anyone Scheduled Flight with the exception if the Baggage was later found damaged or lost upon receipt of Baggage.

Section 2 (e) – On-Time Guarantee

YOU CAN CLAIM

The limit as specified in the Schedule of Benefit if Your Scheduled Flight for every two (2) consecutive hours of delay from the original scheduled time printed in Your itinerary or any new departure time which AirAsia has advised You, not less than twenty-four (24) hours from the original scheduled time of flight departure on the flight itinerary.

CONDITION

The delay shall be calculated from the original scheduled time until the commencement of the first available alternative flight offered by AirAsia.

WE DO NOT PAY

For loss, directly or indirectly due to:

- (a) any illegal or unlawful intentional act by You.
- (b) any breach of government regulation or any failure to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through mass media.
- (c) Your failure to check in according to the itinerary.
- (d) Your failure to board the next available flight offered by AirAsia.
- (e) airport closure, airport curfew, strike, air traffic flow management restrictions or industrial action of other companies/carrier already in existence on the date of the Scheduled Flight.
- (f) any prohibition or regulations by any government authority.
- (g) You are not fit to travel or is travelling against the medical advice of a Physician.
- (h) any rescheduling or delay which You have been made aware of twenty-four (24) hours prior to the First Scheduled Departure Time in the travel itinerary.
- (i) any travel insurance purchased within four (4) hours from the First Scheduled Departure Time.

Section 2 (f) – AirAsia Flight Delay

YOU CAN CLAIM

The limit as specified in the Schedule of Benefit for every six (6) consecutive hours of delay. (excluding any delay covered by On Time Guarantee benefit).

CONDITION

The delay shall be calculated after the completion of the On-Time Guarantee period which is compensated under Section 2 (e).



WE DO NOT PAY for any loss due to:

- (a) Your failure to check in according to the itinerary.
- (b) Your failure to board the next available flight offered by AirAsia.
- (c) Your failure to obtain written confirmation from AirAsia or its handling agents of the number of hours delayed and the reason for such delay
- (d) airport closure, airport curfew, strike, air traffic flow management restrictions or industrial action of other companies/carrier already in existence on the date of the Scheduled Flight.
- (e) Your late arrival at an airport (except for late arrival caused by a strike or an industrial action).
- (f) any rescheduling or delay which You have been made aware of twenty-four (24) hours prior to the First Scheduled Departure Time in the travel itinerary.
- (g) any travel insurance purchased within four (4) hours from the First Scheduled Departure Time as stated in Your ticket or travel itinerary.

Section 2 (g) – Common Carrier Delay

(Applicable for Return Plan only)

YOU CAN CLAIM

Up to the limit as specified in the Schedule of Benefit for every six (6) consecutive hours of delay.

CONDITIONS

1. Your scheduled departure of a Common Carrier is delayed for at least 6 consecutive hours from the original scheduled time due to inclement weather, equipment failure or strike or Hijack (other than aircraft hijacking) or other industrial action by any employee of Common Carrier.
2. The delay shall be calculated from the original scheduled departure time of the Common Carrier until the commencement of the first available alternative transportation offered by the Common Carrier Management.
3. A letter from the Common Carrier or its handling agents confirming the duration and reason of such delay.

WE DO NOT PAY for any loss due to:

- (a) Your failure to check in according to the itinerary
- (b) Your failure to obtain written confirmation from the Common Carrier or its handling agents of the number of hours delayed and the reason for such delay
- (c) strike or industrial action of other companies/carrier involving already in existence on the date the Trip is arranged
- (d) Your late arrival at an airport (except for late arrival caused by a strike or an industrial action).
- (e) cancellation or rescheduling of the scheduled departure time (unless due to natural disaster or equipment failure).

Section 2 (h) – Missed Flight Connection

YOU CAN CLAIM

Up to the limit as specified in the Schedule of Benefit for every six (6) consecutive hours of delay.

CONDITIONS

1. If the onward connecting AirAsia flight is missed at the transfer point due to the late arrival of the incoming connecting AirAsia flight, and no replacement is made available within six (6) hours from the scheduled time of connecting departure.
2. If the delay of the incoming connecting AirAsia flight is due to:
 - (a) Inclement weather at destination or departure or
 - (b) Accident to the Incoming connecting flight or
 - (c) Technical fault of the Incoming connecting flight

WE DO NOT PAY for loss directly or indirectly due to:

- (1) any illegal or unlawful intentional act by You.
- (2) any breach of government regulation or any failure by You to avoid a claim under the Policy following the warning of any intended strike, riot or civil commotion through mass media.
- (3) Your failure to check in according to the itinerary.
- (4) Your failure to board the next available flight offered by AirAsia.
- (5) strike, air traffic flow management restrictions or industrial action existing on the date the flight is arranged.
- (6) any prohibition or regulations by any government authority.



- (7) You are medically certified to be unfit to travel.
- (8) Your voluntary cancellation of a Scheduled Flight.
- (9) the onward connecting flight departure time is less than 3 hours apart from the scheduled arrival time of the incoming connecting AirAsia flight.
- (10) the onward connecting flight is not in the same airport as the incoming connecting AirAsia flight's arrival airport.
- (11) natural disaster.
- (12) any travel insurance purchased within 4 hours from the First Scheduled Departure Time as stated in Your ticket or travel itinerary.

PROVIDED ALWAYS THAT:

This Policy shall only pay for any claim either under Section 2 (f) or Section 2 (g) or Section 2 (h) but not all together.

Section 2 (i) – Loss of Personal Money

WE WILL PAY

For actual loss of cash, bank or currency notes, travellers cheques, postal or money orders during the Trip.

CONDITIONS

- (a) The items are within Your control or custody at all times; and
- (b) the items must not be left unattended and must not be kept in the Checked-in Baggage with a Common Carrier; and
- (c) such loss is reported to the police having jurisdiction at the place of loss immediately no later than twenty-four (24) hours after the incident. Any claim must be accompanied by written confirmation from the Police.

Section 2 (j) – Loss of Travel Documents

WE WILL PAY

For the reasonable and necessary expenses incurred for the below due to loss of Your Travel Documents during Your Trip as a result of robbery, burglary, Theft or natural disaster:

- i) Replacing Your Travel Documents; and
- ii) Any additional travel and accommodation expenses incurred for the purpose of obtaining Your replacement Travel Documents.

CONDITIONS

- (a) You exercised reasonable care for the safety and supervision of the Travel Documents;
- (b) Your Travel Documents are not left unattended;
- (c) any loss of Travel Documents must be reported to the police having jurisdiction at the place of loss within twenty-four (24) hours of the discovery of loss

Section 2 (k) – Travel Reroute

WE WILL PAY

Up to the limit as specified in the Schedule of Benefit for every six (6) consecutive hours of delay.

CONDITIONS

- 1. If Your original scheduled time of arrival is delayed for at least 6 consecutive hours due to rerouting of the Scheduled Flight, due to strike/industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason.
- 2. The delay shall be calculated from the original scheduled arrival time of the Scheduled Flight until the actual arrival time offered by AirAsia.
- 3. A letter from AirAsia or its handling agents confirming the duration and reason of such delay.

WE DO NOT PAY for any loss due to:

- (a) delay in arrival at the destination because of delay in departure of the Scheduled Flight.
- (b) Your failure to board the next available flight offered by AirAsia.
- (c) Your failure to obtain written confirmation from AirAsia or its handling agents of the number of hours delayed and the reason for such delay.
- (d) strike or industrial action of other companies/carrier already in existence on the date the Flight is arranged.

Section 2 (l) – Hijack Distress Allowance

WE WILL PAY

Up to the limit as specified in the Schedule of Benefit for every six (6) consecutive hours of delay.

CONDITIONS

1. If Your flight is hijacked during your Trip and You are detained for more than six (6) consecutive hours.
2. Provide Us with a police report or a report issued by the carrier confirming that You were a victim of Hijack and the duration of such Hijack.

Section 2 (m) – Home Care Benefit

WE WILL PAY

At Our option, by reinstatement or repair for the physical loss or damage, up to the maximum limit as in the Schedule of Benefits.

CONDITION

The physical loss is due to Theft to Your Home Contents, in Malaysia that was left vacant during the Trip.

WE DO NOT PAY for:

- (a) any loss or damage due to Your wilful act or Your involvement;
- (b) losses by reason of confiscation, requisition, detention or legal or illegal occupation of such property or of any premises, vehicle or thing containing the same by any government authorities;
- (c) consequential loss or damage of any kind;
- (d) Losses recoverable from any other insurance taken up by You;
- (e) For items mentioned below:
 - Livestock
 - Bicycles and any equipment or accessories relating thereto.
 - Automobiles and automobile equipment, trailers and caravans, boats and other means of transport equipment
 - Identity paper, credit and payment cards, transport tickets, cash, stocks and securities
 - Antiques
 - Artefacts
 - Musical instruments, objects of art, antiques, collector's items, furniture
 - Perishables and consumables

SECTION 3 – MEDICAL AND EVACUATION EXPENSES

Section 3 (a) (i) – Medical Expenses due to Accident

(Applicable to Return Plan only)

WE WILL PAY

Up to the limit as specified in the Schedule of Benefits for:

1. all Reasonable and Customary Charges incurred due to an Accident sustained during a Trip subject to an excess of RM50 per claim for each Insured Person applicable for Medical Expenses incurred due to outpatient treatment only.
2. Medical Expenses incurred for follow-up treatment.

CONDITIONS

1. Initial treatment for such an Accident must be received during the Trip;
2. All follow-up treatment must be received in Malaysia and incurred within thirty (30) days from the expiry date of this Policy;
3. The maximum sum payable for Medical Expenses due to follow up treatment incurred in Malaysia shall not exceed ten percent (10%) of the limit. The amount is a sub-limit of the aggregate total payable Benefit Amount under the Schedule of Benefits for Medical Expenses Reimbursement; and
4. Medical Expenses covered are charges for medical services and medical supplies recommended by the attending Physician for the treatment of the injury which include:
 - (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;

IMPORTANT

(Applicable to International Return, Plus Comprehensive Plan only)

If You are required to be hospitalized outside of Malaysia as a result of an Accident and You are covered under a Plan which provides for hospital cashless admission service as specified in the Schedule of Benefits, We may administer Your hospitalization through Europ Assistance where incurred Reasonable and Customary Charges covered under this benefit may be arranged on cashless basis.

CONDITIONS

For hospital cashless admission service, You must contact Europ Assistance immediately if You are required to be hospitalized outside of Malaysia. If You fail to obtain the authorization of Europ Assistance or You or any person acting on Your behalf does not notify Europ Assistance prior to incurring such expenses, this hospital cashless admission service may not be provided to You.

Section 3 (a) (ii) – Medical Expenses due to Sickness

(Applicable to Return Plan only except Domestic Return, Senior Individual)

WE WILL PAY

Up to the limit as specified in the Schedule of Benefits for:

1. all Reasonable and Customary Charges incurred due to Sickness during a Trip subject to an excess of RM50 per claim for each Insured Person applicable for Medical Expenses incurred due to outpatient treatment only.
2. Medical Expenses incurred for follow-up treatment.

CONDITIONS

1. Initial treatment for such Sickness must be received during the Trip;
2. All follow-up treatment must be received in Malaysia and incurred within thirty (30) days from the expiry date of the respective Tune Protect Travel - AirAsia Certificate of Insurance issued to You under this Policy;
3. The maximum sum payable for Medical Expenses due to follow-up treatment incurred in Malaysia shall not exceed ten percent (10%) of the limit as specified for Sickness Medical Reimbursement. The amount is a sub-limit of the aggregate total payable Benefit Amount under the Schedule of Benefits for Medical Expenses Reimbursement; and
4. Medical Expenses covered are charges for medical services and medical supplies which are recommended by the attending Physician for the treatment of the Sickness which include:
 - (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; drugs, medicines, and therapeutic services and supplies;

IMPORTANT

(Applicable to International Return, Plus Comprehensive, Standard Individual Plan only)

If You are required to be hospitalized outside of Malaysia as a result of a Sickness and You are covered under a Plan which provides for hospital cashless admission service as specified in the Schedule of Benefits, We may administer Your hospitalization through Europ Assistance where incurred Reasonable and Customary Charges covered under this benefit may be arranged on cashless basis.

CONDITIONS

For hospital cashless admission service, You must contact Europ Assistance immediately if You are required to be hospitalized outside of Malaysia. If You fail to obtain the authorization of Europ Assistance or You or any person acting on Your behalf does not notify Europ Assistance prior to incurring such expenses, this hospital cashless admission service may not be provided to You.

WE DO NOT PAY

- (1) Quarantine at facilities due to any disease including COVID-19.
- (2) Your failure to adhere to the travelling advice provided by a medical practitioner or travelling advice of Your government guidelines or for the purpose of obtaining medical advice or treatment.
- (3) 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.

- (4) Your failure to get the inoculations and vaccinations that You need in relation to Your Trip.
- (5) This policy does not cover expense for pre-Trip COVID-19 testing, COVID-19 testing at a departure or arrival airport, or mandatory COVID-19 testing required by an official government or health authority.
- (6) Where permissible under local law, any loss or expense or event or liability which is covered under any other insurance policy or plan or act of government or is payable by any other source. We, however, will pay the difference between what is payable under the other insurance policy or scheme or act of government or such other source and what You otherwise would be entitled to recover under this policy.

Section 3 (a) (iii) - Hospital Allowance (Up to Maximum of 30 Full Days)

(Applicable to Return Plan only)

WE WILL PAY

Hospital Allowance benefit for every full day of admission up to the maximum limit as stated in the Schedule of Benefits.

CONDITIONS

1. You are required to be admitted into a Hospital during Your Trip due to an Accident or Sickness based on a Physician's recommendation.
2. Subject to the applicable age limit, the amount payable is a sub-limit of the aggregate total payable Benefit Amount under the Schedule of Benefits for Medical Expenses Reimbursement.

Hospital Allowance for Senior Individual (Aged 76 and above) is only limited to admission into a Hospital during the Trip due to Accident only based on Physician's recommendation.

Section 3 (b) – Emergency Medical Evacuation or Mortal Remains Repatriation due to Accident

WE WILL PAY THE FOLLOWING DUE TO AN ACCIDENT OCCURRING DURING THE TRIP:

- (i) Emergency Medical Evacuation.
- (ii) Medical Repatriation.
- (iii) Mortal Remains Repatriation.

CONDITIONS

1. Europ Assistance must be contacted immediately to approve the emergency evacuation and organise for an emergency medical transport to the nearest medical facility that is adequately equipped to treat Your medical condition. The type of transportation will depend on the availability and gravity of Your condition.
2. Europ Assistance must be contacted immediately to approve and organize Your repatriation back to Your Home or habitual residence in Malaysia. Alternatively, Europ Assistance will arrange for the resumption of Your interrupted Trip subject to the cost of repatriation and maximum limit as in the Schedule of Benefits.
3. For the Insured Person's death due to an Accident during the Trip, Europ Assistance will organise the repatriation of the Insured Person's mortal remains to his/her habitual residence in Malaysia subject to the maximum limit as in the Schedule of Benefits. The process of burial, embalming, casket and ceremonies are not covered in the repatriation coverage unless it is mandated by legislation or regulation.

This Policy will only pay for one claim from Section 3 (b) (i) or Section 3 (b) (ii) or Section 3 (b) (iii) at any one event.

Section 3 (c) – Emergency Medical Evacuation or Mortal Remains Repatriation due to Sickness

(Applicable for International Return Plan Standard Individual only)

WE WILL PAY THE FOLLOWING DUE TO SICKNESS OCCURRING DURING THE TRIP:

- (i) Emergency Medical Evacuation
- (ii) Medical Repatriation.
- (iii) Mortal Remains Repatriation

CONDITIONS

1. Europ Assistance must be contacted immediately to approve the emergency evacuation and organise for an emergency medical transport to the nearest medical facility that is adequately equipped to treat Your medical condition. The type of transportation will depend on the availability and gravity of Your condition.

2. Europ Assistance must be contacted immediately to approve and organize Your repatriation back to Your Home or habitual residence in Malaysia. Alternatively, Europ Assistance will arrange for the resumption of Your interrupted Trip subject to the cost of repatriation and maximum limit as in the Schedule of Benefits. For the Insured Person's death due to Sickness during the Trip, Europ Assistance will organise the repatriation of the Insured Person's mortal remains to his/her habitual residence in Malaysia subject to the maximum limit as in the Schedule of Benefits. The process of burial, embalming, casket and ceremonies are not covered in the repatriation coverage unless it is mandated by legislation or regulation.

Please contact **Europ Assistance 24-hours Customer Support** (603) 7628 3647 or **Europ Assistance Emergency Assistance 24-hours Hotline** (603) 7628 3650 at any time for assistance. Please provide Us all relevant information and our Europ Assistance will assist You accordingly. Please make sure You have details of Your Policy before You contact Us to ensure that We can assist You effectively.

This Policy will only pay for one claim from Section 3 (c) (i) or Section 3 (c) (ii) or Section 3 (c) (iii) at any one event.

Section 3 (d) – Compassionate Visit

(Applicable for Return Plan only)

WE WILL PAY

1. Travel fare (economy air travel or first class rail travel); and
2. hotel accommodation expenses necessarily incurred by one relative or one friend to visit and stay with You in the event such visit or stay is recommended by a Physician.

CONDITIONS

1. If You are hospitalised for more than five (5) days as a result of Accident or Sickness sustained whilst on the Trip; and
2. Your medical condition forbids evacuation.

Special exclusions applicable to Section 3

WE DO NOT PAY

- (1) costs for medical care except by a Physician or Hospital;
- (2) For any loss, which is directly or indirectly, in whole or in part, due to:
 - (a) Civil or Foreign War;
 - (b) the effect of drugs, medication or treatment not prescribed by a Physician;
 - (c) the influence of alcohol in Your blood level equal to or superior to that fixed by the automobile laws;
 - (d) suicide, attempt suicide or intentionally self-inflicted injury;
 - (e) Your participation in any competition involving the use of motorised land, water or air vehicle;
 - (f) Your participation in any Professional Sports;
 - (g) Your riding or driving a motorcycle or motor scooter with an engine displacement over 123 cm³.
 - (h) You flying in or on an aircraft that does not belong to an airline company or which is not registered or licensed for the transportation of fare-paying passengers;
 - (i) Your active service in any of the armed forces;
- (3) Your participation or involvement in crimes;
- (4) Your practice or utilization. Either as pilot or passenger, of a sail plane and the like, or engaging in any aerial flight;
- (5) Any other medical care incurred in Malaysia not provided in the Medical Expenses described above;
- (6) Pre-Existing Conditions;
- (7) pregnancy and its consequences;
- (8) mental or emotional disorder;
- (9) sexually transmitted diseases, AIDS, HIV infections and AIDS related infections;
- (10) cosmetic surgery, except due to a covered Accident;
- (11) follow-up non-medical treatment of any kind resulting from an Accident or Sickness, psychoanalytical treatment, stays in rest homes, physiotherapy and detoxification;
- (12) ophthalmologic and dental treatment, unless they are due to an Accident, which makes usage medically necessary;
- (13) care provided by a chiropractor, osteopath, herbalist, acupuncturist or any other practitioner of alternative medicine;
- (14) non-emergency medical check-ups;
- (15) vaccinations and their complications;
- (16) arising out of an agreement unless liability would have arisen in the absence of such agreement;

- (17) 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;
- (18) 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;
- (19) damage caused by or to buildings or parts of building owned, rented or occupied by You;
- (20) 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;
- (21) Your participation in any act of civil or Foreign War, sabotage, riots, public demonstrations, strikes and lock-outs.

SECTION 4 - PERSONAL LIABILITY COVER

WE WILL PAY

Your personal liability at law for damages and any Third Party claimant's cost and expenses up to the maximum limit in the Schedule of Benefits specified for Personal Liability happening during the Trip for:

- (a) accidental Bodily Injury to other persons
- (b) accidental damage to others' property

CONDITIONS

1. The total aggregate limit of Your liability for all claims incurred are with Our written consent in the defence or settlement of any such claim shall not exceed the maximum limit as in the Schedule of Benefits specified for Personal Liability in the Schedule of Benefits.
2. You shall provide written notice to Us with full within Thirty (30) days from the incident date. Every correspondence in relation to such claim shall be forthwith forwarded to Us. No admission of liability or offer shall be made or given by or on behalf of You without Our written consent. We shall have full discretion in the conduct of any proceedings and settlement of any claim.

WE DO NOT PAY

For any liability, due to:

- (1) any deliberate and wrongful damage or harm caused by You;
- (2) any willful, 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;
- (11) Your participation in any act of civil or Foreign War, sabotage, riots, public demonstrations, strikes and lock-outs.

PART 2 – TUNE PROTECT TRAVEL GOLF

Schedule of Benefits

Coverage excluding Infants is as follows: -

Benefit	Limit of Benefit
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 RM1,000
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 RM2,000 (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 RM500
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 RM50,000

Period of Insurance

Commencement of Cover	The cover commences upon Your check in at the airport on the First Departure Date for a Scheduled Flight.
Expiry of Cover (One Way Plan)	(a) The cover ends upon expiry of 3 days from the First Arrival Date; OR (b) Your departure from the airport at the Country of Arrival, whichever occurs first.
Expiry of Cover (Return Plan)	The cover ends: (a) Upon Your departure from the airport at the Country of Arrival; OR (b) Upon expiry of 30 days from the First Departure Date; OR (c) upon checking in at point of immigration for travel outside the Country of Arrival, other than return to Malaysia. whichever comes first

Benefits

SECTION 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.

CONDITION

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

WE DO NOT PAY

- (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) Civil or Foreign War;
 - (b) the effect of drugs, medication or treatment not prescribed by a Physician;
 - (c) the influence of alcohol in Your blood equal to or superior to that fixed by the automobile laws;
 - (d) suicide, attempted suicide or intentionally self-inflicted injury;
 - (e) Your participation in any Professional Sports;
 - (f) Your participation or involvement of in a criminal act;
 - (g) Pre-Existing Conditions;
 - (h) pregnancy and its consequences;
 - (i) mental or emotional disorder;
 - (j) 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;
 - (p) vaccinations and their complications.

SECTION 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.

CONDITION

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

WE DO NOT PAY

- (a) 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.
- (b) Loss of or damage to golf balls.

SECTION 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.

CONDITION

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

WE DO NOT PAY

- (a) If You cannot provide receipts for the hiring cost of Golfing Equipment.
- (b) 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.
- (c) The scratching or denting or cracking and /or breakage of the hired Golf Equipment.
- (d) For the service or repairs of the hired Golfing Equipment.
- (e) Loss of or damage arising out of war, invasion act of foreign enemy hostilities.
- (f) Consequential loss of whatever nature.

SECTION 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

CONDITION

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.

WE DO NOT PAY

- (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;
- (11) Your participation in any act of civil or Foreign War, sabotage, riots, public demonstrations, strikes and lock-outs.

PART 3 – TUNE PROTECT TRAVEL SHOP

Schedule of Benefits

Coverage excluding Infants is afforded as follows: -

Benefit	Limit of Benefit
1. Cash and Personal Valuables Reimbursement for loss of cash and loss/damage to personal valuables due to Theft or	Up to RM5,000 (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 RM5,000
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 RM1,500
4. Medical Reimbursement Reimburse for medical expenses incurred as a result of injury due to snatch theft, Robbery or assault.	Up to RM2,000

Period of Insurance

Commencement of Cover	The cover commences upon Your check in at the airport on the First Departure Date for a Scheduled Flight.
Expiry of Cover (One Way Plan)	(a) The cover ends upon expiry of 3 days from the First Arrival Date; OR (b) Your departure from the airport at the Country of Arrival, Whichever occurs first.
Expiry of Cover (Return Plan)	The cover ends: (a) upon Your departure from the airport at the Country of Arrival; OR (b) Upon expiry of 30 days from the First Departure Date; OR (c) upon checking in at point of immigration for travel outside the Country of Arrival, other than return to Malaysia.

Benefits

SECTION 1 – CASH AND PERSONAL VALUABLES

WE WILL PAY

1. Loss of cash and personal valuables up to the maximum limit in the Schedule of Benefits due to Theft and robbery.
2. 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.

CONDITIONS:

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

WE DO NOT PAY

- (i) 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.
- (ii) any loss of hand-held mobile telephones, pagers, portable computer equipment including personal digital assistance and its accessories.
- (iii) 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.

SECTION 2 – FRAUDULENT CHARGES

WE WILL PAY

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

WE DO NOT PAY

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

SECTION 3 – ATM WITHDRAWAL PROTECTION

WE WILL PAY

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

WE DO NOT PAY

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

SECTION 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.

WE DO NOT PAY

- (1) For costs for medical care except by a Physician or Hospital;
- (2) for any loss, which is directly or indirectly, due to: -
 - (a) Civil or Foreign War;
 - (b) the effect of drugs, medication or treatment not prescribed by a Physician;
 - (c) the influence of alcohol in Your blood equal to or superior to that fixed by the automobile laws;
 - (d) suicide, attempt suicide or intentionally self- inflicted injury;

- (e) Your participation in any Professional Sports;
- (f) Your participation or involvement of in a criminal act;
- (g) Pre-Existing Conditions;
- (h) pregnancy and its consequences;
- (i) mental or emotional disorder
- (j) 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 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;
- (p) vaccinations and their complications.

PART 4 – TUNE PROTECT TRAVEL WINTER

Schedule of Benefits

Coverage excluding Infants is afforded as follows:

Benefit	Limit of Benefit
1. Medical Expenses Reimbursement for emergency medical treatment due to Accident.	Up to RM3,000
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 RM500 (RM100 per day)
3. Loss, Theft or damage to skiequipment Reimbursement for loss, Theft or damage to Your equipment. <ul style="list-style-type: none"> i) Own equipment ii) Hired Equipment 	Up to RM3,000 (RM1,000 per item) Up to RM250
4. Ski Pack Reimbursement of ski school fees, lift passes and hired ski equipment if You are injured or fall	Up to RM1,000

Period of Insurance

Commencement of Cover	The cover commences upon Your check in at the airport on the First Departure Date for a Scheduled Flight.
Expiry of Cover (One Way Plan)	(a) The cover ends upon expiry of 3 days from the First Arrival Date; OR (b) Your departure from the airport at the Country of Arrival, Whichever occurs first.
Expiry of Cover (Return Plan)	The cover ends: (a) upon Your departure from the airport at the Country of Arrival; OR (b) Upon expiry of 30 days from the First Departure Date; OR (c) upon checking in at point of immigration for travel outside the Country of Arrival, other than return to Malaysia. whichever comes first

Benefits

SECTION 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;

WE DO NOT PAY

- (1) For cost of medical care except by a Physician or a Hospital;
- (2) for any loss, due to: -
 - (a) Civil or Foreign War;

- (b) the effect of drugs, medication or treatment not prescribed by a Physician;
- (c) the influence of alcohol characterised in Your blood equal to or superior to that fixed by the automobiles laws;
- (d) suicide, attempt suicide or intentionally self- inflicted injury;
- (e) Your participation in any Professional Sports;
- (f) Your participation or involvement in a criminal act;
- (g) Pre-Existing Conditions;
- (h) pregnancy and its consequences;
- (i) mental or emotional disorder
- (j) 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;
- (p) vaccinations and their complications.

SECTION 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.

WE DO NOT PAY

- (a) 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.
- (b) 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.
- (c) If You fail to submit receipts for the travel pass and ski pass as proof of purchase of the skiing itinerary.
- (d) If You do not provide us with the transport cost receipt incurred.

SECTION 3 – LOSS, THEFT OR DAMAGE TO SKI EQUIPMENT

WE WILL PAY

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

CONDITION

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

WE DO NOT PAY

- (a) If You do not provide receipts or other documentation to prove ownership and /or hire of the ski equipment.
- (b) 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.
- (c) For loss or damage arising out of or in any way traceable to mechanical defect or breakdown.
- (d) For the scratching or denting of any article.
- (e) For the loss of or damage arising out of war, invasion act of foreign enemy hostilities.
- (f) Consequential loss of whatever nature



SECTION 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 injury or Sickness that prevents you from skiing as medically certified.

WE DO NOT PAY

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

PART 5 – TUNE PROTECT TRAVEL ADVENTURE

Schedule of Benefits

Coverage excluding Infants is afforded as follows: -

Benefit	Limit of Benefit
1. Medical Expenses Cover for emergency medical treatment due any adventure- related injury or Accident	Up to RM3,000
2. Loss, Theft or damage to equipment Reimbursement for loss, Theft or damage to Your equipment. <ul style="list-style-type: none"> i) Own Equipment ii) Hired Equipment 	Up to RM5,000 (RM1,000 per item) Up to RM250
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

Period of Insurance

Commencement of Cover	The cover commences upon Your check in at the airport on the First Departure Date for a Scheduled Flight.
Expiry of Cover (One Way Plan)	(a) The cover ends upon expiry of 3 days from the First Arrival Date; OR (b) Your departure from the airport at the Country of Arrival Whichever occurs first.
Expiry of Cover (Return Plan)	The cover ends: (a) upon Your departure from the airport at the Country of Arrival; OR (b) Upon expiry of 30 days from the First Departure Date; OR (c) upon checking in at point of immigration for travel outside the Country of Arrival, other than return to Malaysia whichever comes first

Benefits

SECTION 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;

WE DO NOT PAY

- (1) For costs for medical care except by a Physician or Hospital;
- (2) for any loss, due to: -
 - (a) Civil or Foreign War;
 - (b) the effect of drugs, medication or treatment not prescribed by a Physician;

- (c) 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;
- (d) suicide, attempt suicide or intentionally self- inflicted injury;
- (e) Your participation in any Professional Sports;
- (f) Your participation or involvement of in a criminal act;
- (g) Pre-Existing Conditions;
- (h) Pregnancy and its consequences;
- (i) mental or emotional disorder
- (j) 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; and
- (p) vaccinations and their complications.

SECTION 2 – LOSS, THEFT OR DAMAGE TO EQUIPMENT

WE WILL PAY

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

CONDITION

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

WE DO NOT PAY

- (a) If You are not able to provide receipts or other documentation to prove ownership and / or hire of the equipment.
- (b) 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.
- (c) For loss or damage arising out of or in any way traceable to mechanical defect or breakdown.
- (d) For the scratching or denting of any article.
- (e) For loss of or damage arising out of war, invasion act of foreign enemy hostilities and
- (f) For Consequential loss of whatever nature.

SECTION 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
- (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.

CONDITION

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

WE DO NOT PAY for any liability 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; and
- (11) Your participation in any act of civil or Foreign War, sabotage, riots, public demonstrations, strikes and lock-outs.

PART 6 – TUNE PROTECT TRAVEL GADGET

Schedule of Benefits

Coverage excluding Infants is afforded as follows:-

Benefit	Limit of Benefit
1. Accidental Death	RM10,000
2. Permanent Disablement	RM10,000
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 RM2,000 (Excess of RM100 per item)

*Coverage for Gadget Protection is limited to only one (1) claim per policy during the Period of Insurance

Period of Insurance

Commencement of Cover	The cover commences upon Your check in at the airport on the First Departure Date for a Scheduled Flight.
Expiry of Cover (One Way Plan)	(a) The cover ends upon expiry of 3 days from the First Arrival Date; OR (b) Your departure from the airport at the Country of Arrival, Whichever occurs first.
Expiry of Cover (Return Plan)	The cover ends: (a) on the expiry date as stated on the Certificate of Insurance; OR (b) Upon expiry of 90 days from the First Departure Date; OR (c) The time You return to Your Home or workplace in Malaysia Whichever comes first

Benefits

SECTION 1 – ACCIDENTAL DEATH

WE WILL PAY

The Limit of Benefit as stated in the Schedule of Benefits if an Insured Person sustains Bodily Injury during the Trip resulting in death caused solely by such Accident within one hundred and eighty (180) days from the date of Accident.

CONDITIONS

- Exposure Extension**
If an Insured Person sustains a Bodily Injury resulting in death as a direct result of being unavoidably exposed to the elements after such Accident, We shall pay 100% of the Limit of Benefit stated in the Schedule of Benefits.
- Disappearance Extension**
If an Insured Person's body is not found within one (1) year from the date of disappearance, sinking or wrecking of the conveyance which the Insured Person was traveling in/on at the time of the Accident, it shall be presumed that the Insured Person has sustained a Bodily Injury resulting in death caused by such Accident. We shall pay 100% of the Limit of Benefit

stated in the Schedule of Benefits provided that each person to whom such benefit is paid shall sign an undertaking to refund such payment to Us if such presumption of death of the Insured Person is found to be wrong.

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 commercial aircraft operated by AirAsia.
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

WE WILL PAY

The Limit of Benefit as stated in the Schedule of Benefits if an Insured Person sustains Bodily Injury during the Trip resulting in one of the Event listed in the table below within one hundred and eighty (180) days from the date of Accident:

	Events	Percentage of Benefit Payable
1	Total and irrecoverable loss of sight of an eye or both eyes	100%
2	Permanent loss of use of one or both limbs	100%
3	Total and irrecoverable loss of sight of one eye and loss of use of one limb	100%
4	Total Permanent Disability, other than loss of sight or limb	100%

CONDITIONS

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 commercial aircraft operated by AirAsia.
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

Special Conditions applicable to 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.

WE DO NOT PAY

- (a) If You cannot provide original receipt for the purchase of the Gadget or other documentation as Your proof of ownership of the Gadget.
- (b) 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.
- (c) For Loss or damage arising out of or in any way traceable to mechanical defect or breakdown.
- (d) 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.
- (e) For loss or damage arising out of war, invasion act of foreign enemy hostilities.
- (f) For consequential loss of whatever nature.
- (g) 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.
- (h) If Your Gadget has been left Unattended.
- (i) If You leave Your Gadget on any motor vehicle roof, bonnet or boot.
- (j) If You deliberately damage, leave or neglect Your Gadget.
- (k) If Your Gadget is damaged due to Your failure to follow the manufacturer's instruction.
- (l) For costs arising from the replacement of any personalised ring tones, graphics, downloaded material or software.
- (m) For any damage, loss or Theft of Your Gadget Accessories.
- (n) For costs covered under Manufacturing Warranty.
- (o) For any loss or damage which are subject to a manufacturer's recall, covered under a manufacturer's program or reimbursement
- (p) For any damage, loss or Theft that does not occur during the Trip.
- (q) Any Theft which occurs when Your Gadget was in the possession of a third party, other than Your spouse, parents or siblings.

Section 3 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, subject to the Limit of Benefit stated in the Schedule of Benefits.

Section 3 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, subject to the Limit of Benefit stated in the Schedule of Benefits.

Section 3 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 subject to the Limit of Benefit stated in the Schedule of Benefits.

CONDITIONS

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.



Section 3 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.

CONDITIONS

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.

PART 7 – TUNE PROTECT TRAVEL BAGGAGE

Schedule of Benefits

Coverage excluding Infants is afforded as follows:-

Benefit	Limit of Benefit
1. Loss or Damage to Checked-In Baggage Cover loss or damage to Your Checked-In Baggage and/or baby stroller.	Up to RM800 (RM200 for each damaged Checked-In Baggage and/or RM400 for each one lost)

Period of Insurance

Commencement of Cover	The cover commences upon Your check in at the airport on the First Departure Date for a Scheduled Flight.
Expiry of Cover (One Way Plan)	(a) The cover ends upon expiry of 3 days from the First Arrival Date; OR (b) Your departure from the airport at the Country of Arrival, whichever occurs first.
Expiry of Cover (Return Plan)	The cover ends: (a) Upon Your departure from the airport at the Country of Arrival; OR (b) Upon expiry of 30 days from the First Departure Date; OR (c) Upon checking in at point of immigration for travel outside the Country of Arrival, other than return to Malaysia, whichever comes first

Benefits

SECTION 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: -

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

CONDITION

The items lost or stolen must have been carried by You during Your Trip and checked-in.

WE DO NOT PAY FOR: -

- (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 AirAsia within 24 hours from your arrival time

Tune Insurance Malaysia Berhad

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General Exclusions Applicable to All Parts and Sections:

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

- (1) payment which would violate a government prohibition or regulation;
- (2) 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;
- (3) delay, seizure, confiscation, destruction, requisition, retention or detention by customs or any other government or public authority or official;
- (4) any violation or attempt of violation of laws or resistance to arrest by appropriate authority;
- (5) the Insured Person who is below the age of 9 days;
- (6) members of the armed forces 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;
- (7) during air travel except as a fare paying passenger in any properly licensed private and/or commercial aircraft operated by AirAsia Bhd;
- (8) any serious physical injury or disability resulting from, attributed to or accelerated by the use, release, or escape of nuclear or 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. For purposes of this exclusion, serious physical injury refers to physical injury that involves a substantial risk of death and/or protracted and obvious physical disfigurement, and/or protracted loss of or impairment of the function of a bodily member or an organ;
- (9) any Pre-Existing Condition;
- (10) suicide, attempted suicide or any intentional self-inflicted injuries acted upon by You to Yourself whether sane or insane;
- (11) treatment of alcoholism or drug abuse or any other complications arising therefrom or any drug related Accident;
- (12) any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom;
- (13) psychosis, mental or nervous disorders or sleep disturbance disorders;
- (14) cosmetic or plastic surgery or any elective surgery;
- (15) any congenital defect which has manifested or was diagnosed before the policy commencement date;
- (16) any form of dental care or surgery unless necessitated by injury caused by the Accident covered under the Policy to sound and natural teeth;
- (17) routine health check-ups, any medical investigation(s) not directly related to admission diagnosis, illness or injury, or any related treatment;
- (18) 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 injury sustained while 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;
- (20) driving or riding in any kind of race involving motorized vehicles;
- (21) Your late arrival at the airport for the Scheduled Flight after the official check-in time;
- (22) Your failure to take reasonable measure to protect, save or recover lost luggage;
- (23) Your failure to notify the relevant airline authorities of missing luggage at the scheduled destination point and to obtain a property irregularity report;
- (24) any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Belarus, Cuba, Democratic Republic of Congo, Iran, Iraq, Israel, North Korea, Russian Federation (including Crimea), Somalia, Sudan, Syria, Ukraine and Zimbabwe;
- (25) engaging, practicing or participating in Professional Sports when You would or could earn income or remuneration from engaging in such sport;
- (26) You participating in:
 - (a) Extreme Sports and Activities;
 - (b) hiking, mountaineering or trekking above 3000 meters sea level;
 - (c) ultra – marathons, cliff jumping;
 - (d) pot-holing or outdoor rock climbing that ordinarily requires the use of ropes or guides;
 - (e) private hunting trips;
 - (f) any activity that involves You being airborne. This exclusion does not apply to:
 - i. tandem skydiving;
 - ii. tandem parachuting;
 - iii. paragliding;
 - iv. parasailing;
 - v. leisure bungee jumping; and
 - vi. leisure hot air balloon rides;
 when undertaken with a registered operator that is licensed to provide such services;
 - (g) big wave surfing, canoeing down water rapids, kayaking or water rafting grade 4 or above;
 - (h) off-piste skiing or snowboarding;
 - (i) 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.
- (27) investigation which is not medically necessary, or convalescence, custodial or rest care;
- (28) 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.

(29) any loss resulting directly and indirectly (in whole or in part) from a:

- (a) Pandemic
- (b) Epidemic

Subject to the exceptions of COVID-19 Coverage under a) – Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment), b) Emergency Overseas Evacuation & Repatriation, c) Hospital Income, d) Bereavement Allowance (Also applicable to Section 1 b) for Domestic Travel only), e) Compassionate Visit f) Trip Cancellation & Section 3 a) iii) Hospital Allowance (Applicable to Return Plan for Domestic Travel Standard Individual only)

(30) 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. *Subject to the exceptions of COVID-19 Coverage under a) – Medical Expenses (incurred Overseas due to Stage 3 to Stage 5 treatment), b) Emergency Overseas Evacuation & Repatriation, c) Hospital Income, d) Bereavement Allowance (Also applicable to Section 1 b) for Domestic Travel only), e) Compassionate Visit f) Trip Cancellation & Section 3 a) iii) Hospital Allowance (Applicable to Return Plan for Domestic Travel Standard Individual only)*

(31) This policy does not provide coverage for 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).

General Conditions Applicable to Entire Policy

(1) Basis of Contract

This Policy shall form the basis of understanding and agreement between You and Us. Therefore, observation and fulfilment of the terms by you shall be condition precedent to any liability for Us to make any payment under this Policy.

(2) Misrepresentation / Fraud

The Policy shall be declared null and void and the benefits shall not be payable if: -

- (a) there is failure to disclose or misrepresentation of any material fact with respect to the Insured Person that determines the existence and premium of the Policy and/or
- (b) there is existence of fraud.

(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) 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.

(5) Ages

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

(6) Persons Covered

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

(7) 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 a positive COVID-19 test
 - 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.

(8) 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.

(9) Claims Payable & Discharge

Claim for loss of life in respect of the Insured Person is payable to the nominee(s) elected by the Insured Person under Malaysian Law and if there is no nominee, to the legal beneficiary as stipulated under the Probate or Letters of Administration or for foreigners, any equivalent document in accordance with the Insured Person's country's laws.

Claim for all other benefits will be paid to the Insured Person or his/her estate upon death.

The process of claim including settlement shall be handled between the Insured Person or his/her nominee or his/her estate and Us as the case may be, whose sole discharge will constitute full and final discharge of the claim lodged.

(10) Sanctions Clause

We are not liable to make any payment under this Policy where the Insured Person or any beneficiary under the Policy is a citizen or agent of the government of any country against which any laws and/or regulations governing this Policy and/or Our parent company or Our ultimate controlling entity has established an embargo or other form of economic sanction which have the effect of prohibiting Us to provide insurance coverage or transacting business or offering economic benefits to the Insured Person or any other beneficiary. It is further understood and agreed that no benefits or payments will be made to any beneficiary who is declared unable to receive economic benefits under the laws and/or regulations of Malaysia.

(11) Receipts

We shall not be bound by any notice or any trust charge, a lien, assignment or other dealing with this Policy. The receipt by the Insured Person for any compensation payable herein discharge Us from all liabilities.

(12) Arbitration Clause

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.

(13) 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.

(14) Cancellation

Tune Insurance Malaysia Berhad

Company No.: 197601004719 (30686-K)

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

(15) Governing Law

This Policy shall be governed by Malaysian Law.

(16) 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.

(17) Language Prevails

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

(18) Other Insurance

If at the Time of loss or damage, there is any other insurance covering the same loss, damage or liability, We will pay only a proportion of the claim and We will require details of such other insurance taken by You.

(19) Duplication of Cover

If an Insured Person is covered by more than one (1) policy by Us and/or our Affiliates, the claims will be paid by the policy which provides the greatest amount of benefit. Where the benefit under each such policy is identical, We will only entertain the claim under the policy first issued.

(20) Non-Payment of Premium

We reserve our rights to refuse any coverage and/or reject any claim resulting from non-payment of premium to Us.

(21) Extension of Cover

Extension of insurance coverage up to maximum three (3) days (only for the return flight). The extension covers any Insured Person whose actual itinerary does not correspond to the original itinerary due to rescheduling of flight by AirAsia. We will honour valid claims in such a scenario.

(22) Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLATFPUAA)

By virtue of the AMLATFPUAA, any suspicious transaction as classified by the law is required to be reported to Bank Negara Malaysia.

(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 the Company by You and/or the Insured and/or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of cover to You and/or the Insured is subject to said Privacy Policy as may be varied from time to time.

(24) General Interpretation

Wherever the context requires, the masculine form shall apply to the feminine and the singular term shall include the plural and vice versa.

(25) 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.

(26) 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.

(27) Change of contact/ personal details

It is important that you inform us of any change in your contact detail/ life profile including nomination and personal pursuits which would affect the risk profile of this Policy.

(28) 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.

(29) Duty of Disclosure

Where The Insured and/or The Master Policyholder has applied for this Policy wholly for purposes related to The Insured's trade, business or profession, The Insured and/or The Master Policyholder has a duty to disclose any matter that The Insured and/or The Master Policyholder knows to be relevant and/or ought to reasonably know to be relevant to The Company's decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected and/or ought to reasonably know to be relevant. Otherwise, it may result in avoidance of The Insured's and/or The Master Policyholder's contract of insurance, refusal or reduction of The Insured's and/or The Master Policyholder's Claim(s), change of terms or termination of The Insured's and/or The Master Policyholder's contract of insurance. The Insured and/or The Master Policyholder also has a duty to tell The Company immediately if at any time after The Insured's and/or The Master Policyholder's contract of insurance has been entered into, varied or renewed with The Company any of the information given in the Proposal Form (or when The Insured and/or The Master Policyholder applied for this insurance) is inaccurate or has changed.

This pre-contractual duty of disclosure for Consumer and Non-Consumer Insurance Contract(s) shall continue throughout the duration of said Contract, including instances of any variation, supplemental and/or renewal.

- (30) Should you require additional information about insurance plan, please refer to the insurance info booklet available at all our branches.

IMPORTANT NOTICE

Every effort will be made by our company to fulfill our obligation under the Policy. If you are unhappy or dissatisfied with our service or have any complaints, you may call or write to us at:-

Tune Insurance Malaysia Berhad

Complaints Unit

Level 9, Wisma Capital A

No. 19, Lorong Dungun, Damansara Heights, 50490

Kuala Lumpur.

Tel: 1800 88 5753

Fax: 603-2094 1366

Website: www.tuneprotect.com Email: hello.my@tuneprotect.com

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).

The following are the contact details for FMOS and BNM:

Financial Market Ombudsman Services (FMOS)

Level 14, Main Block, Menara Takaful Malaysia, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur.

Tel: 03-2272 2811

Fax: 03-2272 1577

Website: www.fmos.org.my

OR

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