

PRODUCT DISCLOSURE SHEET



Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful, **you should read it too.**

A PIDM Member

Date: 27/12/2025

1. What is EasyCare PA?

This product provides compensation in the event of injuries, disability or death caused solely by accidental means. This product is applicable to Kad OKU holders.

2. Know Your Coverage

As an illustration, for RM 15.00 annually, you will receive the following **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none">• Accidental death & Permanent Disablement – RM25,000• Medical Expenses – up to RM1,000• Ambulance Fee (per accident) – up to RM500• Bereavement Allowance – RM2,000• Rehabilitation Allowance – RM2,000	<ul style="list-style-type: none">• War related risk• Intentional self-injury, suicide• Criminal or illegal activities• Professional or semi-professional sports• any Nuclear, Chemical or Biological Terrorism• travelling in any tanker lorry, lorry or truck used for the carriage of timber and/or logs• Motorcycling
By paying an additional premium, you can expand the coverage to include: <ul style="list-style-type: none">• Not Applicable	
The duration of coverage is 12 months. Your policy will automatically renew unless you have informed otherwise. This auto renewal condition is further subject to the cash before cover clause.	

This is not a complete list. Please read your policy contract/wording carefully for full details on what is and is not covered.

If you have any questions or require assistance on your personal accident insurance, you can:			
 Call us at: 1800 88 5753	 Visit us at: https://www.tuneprotect.com/my/products/easycare-pa/	 Email us at: hello.my@tuneprotect.com	Click here or more information

3. Know Your Obligations

For this personal accident Insurance, you must pay a premium of:	
Standard Cover	RM 15.00 annually
Additional Cover	-
Total Premium you must pay (excluding Stamp Duty & relevant tax, if applicable) is RM 15.00	
You also have to pay the following fees and charges:	
Stamp Duty	-
Commission	-
Other applicable charges	-
Service Tax	8% of premium or RM1.20

4. Other Key Terms

- You must provide complete and accurate information during your application.
- You must disclose all material facts such as changes in your contact details/life profile including nomination, occupation and personal pursuits which would affect the risk profile of this Policy. We reserve the right to impose certain terms and conditions to the Policy or to terminate the Policy.
- Eligibility: Malaysian citizen or a permanent resident of Malaysia or an expatriate having a valid working permit in Malaysia aged 16 to 70 years old.
- Premium Payment can be made via Credit/Debit Card or Online Banking.

TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad (197601004719)
Level 9, Wisma Capital A, No. 19, Lorong Dungun,
Damansara Heights, 50490 Kuala Lumpur.

T: 1800 88 5753 F: +603-2094 1366 W: tuneprotect.com E: hello.my@tuneprotect.com

- Only 1 plan is allowed per insured person.
- Premium due must be paid and received by us before cover commences.
- You are required to notify us within 30 days after the happening of the accident, complete the claim form and provide relevant documentation and evidence which we may reasonably require to assess the claim.
- Excluded occupation: jockey, professional entertainer, social escort, explosive handler/maker, sailor, acrobat, bodyguard, debt collector, demolition worker, quarry worker, steeplejack, sawyer, security guard, oil rig worker, plantation/ estate worker (other than owner) or construction worker.

Note: This list is non exhaustive. You should refer to the policy for the full list of terms and conditions.

Can I cancel my policy/certificate?

Yes, you may cancel your policy/certificate at any time by giving a written notice to us. You are entitled to premium refund on pro-rated basis subject to our retention of a minimum premium of RM5.00 and no claim was made during the current period of insurance.

5. Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for:

- I acknowledge that Tune Insurance Malaysia Berhad has provided me with a copy of the PDS
- I have read and understood the key information contained in this PDS

** A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

Note:

- You should read our privacy policy <https://www.tuneprotect.com/privacy-policy>
- You must keep the receipt from us as proof of payment of premium.
- You may refer to the insuranceinfo booklet or visit www.insuranceinfo.com.my or contact us if you require additional information about personal accident insurance.
- The information provided in this disclosure sheet is a summary for quick and easy references to help you better understand the product you are about to purchase. You are advised to read the policy wording for the exact terms, conditions and exclusions and contact us directly for more information.
- You are advised to note the scale of benefits for death and disablement in your policy.
- You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased.
- Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.
- The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Tune Insurance Malaysia Berhad or PIDM (visit www.pidm.gov.my).

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