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| <p><b>PRODUCT DISCLOSURE SHEET</b></p> <p><b>Dear Customer,</b><br/>This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your motor insurance.</p> | <br>A PIDM Member |
| Other customers have read this PDS and found it helpful, <b>you should read it too.</b>   | Date: 1/1/2026  |

### 1. What is Motor Easy?

This policy provides insurance against liabilities to other parties for injury or death, damage to other parties' property and accidental or fire damage to your vehicle or theft of your vehicle.

### 2. Know Your Coverage





**As an illustration, for RM 1,340.12 annually, you will receive the following coverage:**

Premium assumption: Male, 30 years old, Perodua Myvi, 2020, 1496cc, Comprehensive Cover

|   |   |
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| Sum Insured / Sum Covered   | <b>RM 30,000</b>                                      |
| No Claim Discount (NCD) Entitlement                                   | <b>0%</b>   |
| *Additional Coverage<br>(This is purchase with an additional premium) | <b>Endt 89 – Windscreen with sum covered RM 1,000</b> |

|   |   |
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| <p><b>Your policy covers:</b></p> <ol style="list-style-type: none"> <li>1) Liability to other parties for injury or death</li> <li>2) Damage to other parties' property</li> <li>3) Damage to your vehicle due to fire</li> <li>4) Theft of your vehicle</li> <li>5) Damage to your vehicle due to accident</li> </ol> | <p><b>Your motor policy excludes*:</b></p> <ul style="list-style-type: none"> <li>• Your own death or bodily injury due to motor incident</li> <li>• Your liability against claims from passengers in your vehicle</li> <li>• Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction</li> </ul> <p><i>(However, you may pay additional premiums to cover some of the above exclusions)</i></p> |
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**\*Note:** The list is **non exhaustive**. You should refer to the policy for the full list of terms and conditions.

|   |  |  |   |
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| If you have any questions or require assistance on your motor insurance coverage, you can:                          |  |  |   |
| <br>Call us at:<br>1-800-88-5753 | <br>Visit us at:<br><a href="https://www.tuneprotect.com/my/products/motor-easy-insurance/">https://www.tuneprotect.com/my/products/motor-easy-insurance/</a> | <br>Email us at:<br><a href="mailto:hello.my@tuneprotect.com">hello.my@tuneprotect.com</a> | <br>Scan the QR Code |

### 3. Know Your Obligations

|  |                           |                                       |
|--|---------------------------|---------------------------------------|
| <b>For this motor insurance policy, you must pay a premium of:</b> |                           |                                       |
| Base premium   |                           | 1,218.43                              |
| (-)  | 0% NCD entitlement        | 0.00                                  |
| (+)  | Additional coverage       | 150.00                                |
| (-)  | Rebate for direct channel | <b>10% direct rebate or RM 136.84</b> |
| (+)  | 8% Service tax            | 98.53                                 |
| (+)  | Stamp duty                | 10.00                                 |
| <b>Total premium payable</b>                                       |                           | <b>RM1,340.12</b>                     |

#### TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad  
Company No: 197601004719 (30686-K)  
Level 9, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia  
T: 1800 88 5753 W: tuneprotect.com

#### 4. IMPORTANT INFORMATION YOU SHOULD KNOW

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| A | The duration of coverage is 1 year. You need to renew the insurance cover annually.   |
| B | The insurance will only be effective once you have paid the premium (cash before cover).  |
| C | It is an offence under the law of Republic of Singapore to enter the country without extending passenger liability cover to your motor insurance.   |
| D | You must ensure that your vehicle is insured at the appropriate amount as it will affect the amount you can claim.  |
| E | <p>All accidents must be reported to the police within 24 hours. In the event of an accident, you should notify us the soonest possible. You may do so through the following channels:</p> <p>i) Call us immediately: 1800-22-8863 for 24/7 towing and emergency help.<br/>           ii) Customer Service Hotline: 1800-88-5753<br/>           iii) Online<br/>           Visit our Motor Claim Guide for step-by-step instructions and digital claim submission:<br/> <a href="https://www.tuneprotect.com/my/how-to-claim">https://www.tuneprotect.com/my/how-to-claim</a></p> <p>iv) Email<br/>           Submit your claim form along with the required supporting documents to:<br/> <a href="mailto:TPM.MotorClaims.Staff@tuneprotect.com">TPM.MotorClaims.Staff@tuneprotect.com</a></p> <p>We encourage the use of our digital channels for a faster and more convenient claims experience.</p> |
| F | You may repair your vehicle at any of our authorized panel workshops. To view the full and updated list, please visit:<br><a href="https://www.tuneprotect.com/my/motorusersguide/">https://www.tuneprotect.com/my/motorusersguide/</a>   |



#### Can I cancel my policy/certificate?

- Yes. You may cancel your policy at any time by giving a written notice to us. Upon cancellation, you are entitled to a partial refund of the premium provided you have not made a claim.

#### Note:

- You should read our privacy policy <https://www.tuneprotect.com/privacy-policy>
- You must inform us of any changes in your contact details to ensure all correspondence reaches you in a timely manner.
- You may refer to the insuranceinfo booklet or visit [www.insuranceinfo.com.my](http://www.insuranceinfo.com.my) or contact us if you require additional information about motor insurance.
- You should satisfy that this policy will best serve your needs. You should read the insurance policy and contact us for more information.
- The information provided in this disclosure sheet is a summary for quick and easy reference 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.

*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](http://www.pidm.gov.my)).*

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