

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: 28/12/2025

1. What is PA Easy?

This product provides compensation in the event of injuries, disability or death caused solely by accidental, violent, external and visible means.

2. Know Your Coverage

As an illustration, for RM 27.00 annually, you will receive the following **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none"> Accidental death & Permanent Disablement – RM50,000 Medical Expenses – up to RM2,000 per incident Hospital Income Allowance – up to RM6,000 Cosmetic surgery – up to RM1,000 per policy period Bereavement Allowance – RM2,000 	<ul style="list-style-type: none"> War related risk Intentional self-inflicted injury, suicide Motorcycling Amateur sports activities, professional sports, martial arts, military and aerial activities, off-shore oil-rigging Unlawful act Use of woodworking machinery driven by mechanical power
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. You need to renew your policy annually.	

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://shop.tuneprotect.com/personal-accident-insurance/	 Email us at: hello.my@tuneprotect.com	Click here for more information

3. Know Your Obligations

For this personal accident Insurance, you must pay a premium of:	
Standard Cover *	RM 36.00 annually
Additional Cover	-
Total Premium you must pay (excluding Stamp Duty & relevant tax, if applicable) after 25% direct rebate is RM 27.00	
You also have to pay the following fees and charges:	
Stamp Duty	-
Commission	-
Other applicable charges	-
Service Tax	8% of premium or RM2.16

* Premium stated above is gross premium before 25% direct rebate.

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. You may be required to pay additional premium as a result of any such change.
- Premium due must be paid and received by us from the inception date of your policy/endorsement/renewal.
- Premium Payment can be made via Credit Card, Online Banking or eWallet.

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

- Excluded occupations: Helicopter or Charter Pilot, Jockey, Horse Racer or Trainer, Explosive Handlers/ Makers, Construction Worker, Painter, Crane Operator, Fireman, Police, Air Force, Security Guard, GRO, Bouncer, Professional Racing Driver, Stunt Person, Scuba Diver, Lorry Driver, Fuel Tank Driver, Wireman or Electrician working with more than 500V, Offshore Oil , gas or petroleum Worker, Air Crew, Ship Crew, Underground Workers, Fisherman, Army and/or Military Personnel, Professional Entertainers.
- In the event of injury, you are required to notify us within 14 days after the occurrence. Upon receipt of such notice, we shall furnish you with a claim form for the filing of proof of claim.

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 a return of premium less premium at our Short Period Rates for the time the policy has been in force subject to a minimum premium of RM10.00.

Short Period Rates	Percentage
Not exceeding 3 calendar months	50%
Exceeding 3 months but up to 6 months	75%
Exceeding 6 months	100%

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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