

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: 26/12/2025

1. What is Sports+?

This product provides compensation in the event of sports or non-sports related injuries, disability or death caused solely by an accident. We offer flexibility where you can buy coverage only for the duration you need, from 1 day up to a maximum of 1 year. The coverage shall commence once you have successfully made premium payment online and is specified in your certificate of insurance

2. Know Your Coverage

As an illustration, for RM 160.38 annually, you will receive the following **coverage**:

This policy covers :	This policy excludes :
<ul style="list-style-type: none">• Accidental death & Permanent Disablement – RM30,000• Medical Expenses – up to RM3,000<ul style="list-style-type: none">○ Excess: RM50 per claim• Sports Equipment Reimbursement – up to RM500<ul style="list-style-type: none">○ Excess: 10% per claim	<ul style="list-style-type: none">• War related risk• Intentional self-inflicted injury, suicide• Pre-existing physical condition• Professional Sports Person• You involved in any declined occupations / duties / activities / sports• Not fit to perform the sports or you perform the sports against doctor's advice
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://www.tuneprotect.com/my/products/sports/	 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 160.38 annually
Additional Cover	-
Total Premium you must pay (excluding Stamp Duty & relevant tax, if applicable) is RM 160.38	
You also have to pay the following fees and charges:	
Stamp Duty	RM10.00
Commission	-
Other applicable charges	-
Service Tax	8% of premium or RM12.83

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. If the new occupation falls under our excluded occupation, we will cancel the policy and refund your premium per our short rates table stated in policy wording/contract.
- Eligibility: All Malaysians and Non-Malaysian with a valid work permit and a permanent residential address in Malaysia or under the Malaysia My Second Home Program aged 18 to 65 years old.

TUNE PROTECT MALAYSIA

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

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- Premium Payment can be made via Credit/Debit Card or Online Banking.
- Policy is extended to cover snake, animal and insect bites. Insect bites exclude mosquito bites.
- You need to fulfil the following conditions to claim under Sports Equipment Reimbursement Benefit:
 - The sports equipment is accidentally damaged whilst during using it to perform sports.
 - You sustained sports related bodily injury requires hospitalisation.
- Overseas Resident: If you travel or reside outside of Malaysia, the maximum period of cover will be 90 consecutive days from the date you depart from your home in Malaysia.
- In the event of claim, you are required to notify us within 14 days after the occurrence by filling up the claim form that we have provided.

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.

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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