



STAMP DUTY PAID



Tune Protect Malaysia

Tune Insurance Malaysia Berhad

Company No.: 197601004719 (30686-K)

Head Office

Level 9, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.

T 1800 88 5753 W tuneprotect.com

SST Registration No.: W10-1808-31039805

Welcome to Sports+

Thank **you** for insuring with **Sports+**. **You** can feel confident **You** made the right choice. **Sports+** is provided by Tune Insurance Malaysia Berhad, one of Malaysia's leading insurance providers, so **You** can relax knowing **You**'re with a company **You** can rely on.

- ✓ Your **Schedule**;
- ✓ Any **endorsements**, which change **Your** insurance cover as shown on **Your Schedule**
- ✓ The Certificate of **Sports+**

Please read all these documents carefully and keep them safe.

If You need to make a claim, or contact Us to tell Us about any changes, then You will need to refer to these documents. The Documents will be available for You to see and print at www.tuneprotect.com

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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Insurance Simplified

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Sports+

Our contract with you

This Policy is evidence of the contract between You and **TUNE Insurance Malaysia Berhad**.

We will provide insurance for those sections and terms shown in the Policy during the Period of Insurance. In return You agree to pay Us Your premium and any relevant government charges We bill You. The Policy and any Endorsement shall be read together and any word or expression to which a specific meaning has been attached in anyone of them shall bear such meaning wherever it appears.

Consumer insurance contract

Pursuant to Section 129 and Paragraph 5 of Schedule 9 of Financial Services Act 2013 or any amendments thereof, **You** have a pre-contractual duty of disclosure and shall disclose all matters in the Proposal Form which **You** know, ought to know or reasonably expected to know which are relevant to the decision of the company to accept the risks or not and the rates and terms to be applied. **Your** duty of disclosure shall continue until the time the contract is entered into, varied or renewed.

ELIGIBILITY

You are eligible to be covered under this Policy if You, on the start date be:

- a. 18 to 65 year old only
- b. 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.

You can only be covered under one Sports+ plan at any one time.

Geographical limits

The insurance coverage shall apply 24 hours a day anywhere in the world.

What is not covered?

- a. Professional Sports
- b. All forms of martial arts such as boxing, wrestling, karate
- c. Aerobatics flying, sky surfing, wing suit flying.
- d. Base jumping.
- e. Cliff jumping, cliff diving and/or coasteering.
- f. Expedition to generally inaccessible and remote areas of a country or areas previously unexplored.
- g. American football, all forms of rugby, aussie rules and the likes.
- h. Heli-skiing

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- i. Rock or snow or ice or alpine climbing performed solo, freestyle or climb without ropes and all forms of solo climbs.
- j. Sailing and/or yachting offshore.

Policy definitions

The following definitions shall apply to these words when used in this Policy Wording.

1. **Insured Person** shall mean each of the Persons described in the Schedule attached as an Insured Person.
2. **Accident** or **Accidental** means an unexpected, unintended, unforeseeable event causing bodily injury provided that this shall not include any event that results in sickness, illness, or disease.
3. **Bodily injury** shall mean injury suffered by the Insured Person anywhere in the world caused solely and directly by an accidental means and shall exclude bodily injury caused by sickness, disease or medical disorder.
4. **Certificate of Insurance** means the document We give You which confirms that we have issued a Policy to You and sets out the insurance details personal to You.
5. **Doctor** means a qualified medical practitioner or dentist, holding the necessary certification in the country in which they are currently practicing, but excluding You being the Doctor.
6. **Loss** as used above shall mean total loss of use or entire physical loss occasioned by physical separation.
 - a) **Loss of sight** means complete and permanent irrecoverable loss of sight.
 - b) **Loss of limb** means the total functional disablement or loss by complete and permanent physical severance of a hand at or above the wrist or of a foot at or above the ankle.
 - c) **Loss of speech** means the disability in articulating any three of the four sounds which contribute to the speech such as the labial sounds, the alveololabial sounds, the palatal sounds and the velar sounds or total loss of vocal cord or damage of speech centre in the brain resulting in aphasia.
 - d) **Loss of hearing** means permanent irrecoverable loss of hearing where:
 - If a dB = hearing loss at 500 Hertz
 - If b dB = hearing loss at 1000 Hertz • If c dB = hearing loss at 2000 Hertz
 - If d dB = hearing loss at 4000 Hertz
 - $1/6$ of $(a+2b+2c+d)$ is above 80 Db

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7. **Medical expenses** means the actual reasonable and customary charges incurred as a result of bodily injury in respect of medical, clinical or surgical treatment given or prescribed by a doctor and all hospital supplies, nursing, room and board, and ambulance charges which is medically necessary. Traditional medical treatment is not covered under this Policy.
8. **Reasonable and customary charges** means the charges does not exceed the general level of charges being made by other similar standing in the locality where charges is incurred, when furnishing like or comparable treatment, services, or supplies to individual of the same gender and of comparable age for a similar injury and in accordance to accepted medical standards and practice could not have been omitted without adversely affection Your medical condition.
9. **Medically necessary** means a medical service which is:
 - Consistent with the diagnosis and customary medical treatment for a covered bodily injury, and
 - In accordance with standard of good medical practice, consistent with current standard of professional medical care, and of proven medical benefits, and
 - Not for You or the doctor's convenience, and unable to be reasonably rendered out of hospital, and
 - Not of an experimental, investigational or research nature, preventive or screening nature, and
 - Reasonable and customary charges.
10. **Professional Sports Person** means a person:
 - Who earns more than RM30,000 per annum from sports; and/or
 - Engaging in any Professional Sports or a sport coach who provides training to professional or national or state competition.
 - Engages in government sponsored or private Sports development program; and/or
 - Classified as a national and/or state athlete; and/or
 - Competes in Sports on a professional level.
11. **Sports** means an activity involving physical extension and skill in which an individual or team competes another or others for entertainment or performed for leisure including participating in races or competition but solely as amateur athletes excluding motorcycling and driving a motorcar whether it is a race or not.
12. **Sports Equipment** means an object that is used solely to perform Sports and shall exclude any vehicles or equipment licensed for road use, any form of Sports apparels, bags, items used to store or carry the Sports Equipment, all form of balls including golf balls and shuttle cocks, global positioning devices, watches, speed or fitness tracking devices, cameras and the likes.



13. **Terrorism** shall mean an act or series of acts, including any actual use or threatened use of force or violence directed at or causing damage, injury, harm, disruption, or commission of an act dangerous to human life or property, against individual, property or government, with the objective of pursuing for political, religious, nationalistic, racial, economy or ideological purpose including the intention to influence any government and/or to put the public in fear for such purposes. Terrorism also includes any act which is recognized by the relevant government or authorities as Terrorism. Robberies or similar criminal acts, primarily committed for personal gain, or arising from personal relationship between perpetrator(s) and victim(s) will not be considered as Terrorism.
14. **Total disablement** means injury of a permanent nature which solely and directly totally disables and prevent You from attending to any business, occupation of any and every kind or if You have no business or occupation, from attending to Your usual duties or activities.
15. **Period of Insurance** means the dates over which Your insurance is valid, as shown in Your schedule, subject to Policy terms and conditions.
16. **We, Us, or Our** means TUNE Insurance Malaysia Berhad.
17. **You and Your** means the persons named in the certificate of insurance as insured.

POLICY BENEFITS

1. ACCIDENTAL DEATH & PERMANENT DISABLEMENT

1.1. Accidental Death

- 1.1.1. If You suffer bodily injury due to an Accident which results in death within twelve (12) months from the date of the Accident, the benefit shall be payable as stipulated in the Table of Benefits.
- 1.1.2. You can claim the benefit either in respect of a Sports Accident or a Non-Sports Accident.

1.2. Permanent Disablement

- 1.2.1. If You suffer Accidental Bodily Injury which results in loss or permanent loss of use which:
 - a. Falls into one of the categories listed in the Schedule of Compensation; and
 - b. Is certified by a Doctor as beyond reasonable medical hope of improvement.
- 1.2.2. You can claim the benefit either in respect of a Sports Accident or a non-sports Accident.

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Table of Benefits

Description		% of Principal Sum Insured
occurring within twelve calendar months of the accident		
LOSS OF TWO LIMBS		
Loss of two limbs		100%
Loss of both hands, or of all fingers and both thumbs		100%
Total loss of sight of both eyes		100%
Any other injury causing permanent total disablement		100%
Loss of arm	- at shoulder	100%
	- between shoulder and elbow	100%
	- at elbow	100%
	- between elbow and wrist	100%
Loss of hand	- at wrist	100%
Loss of leg	- at hip	100%
	- between knee and hip	100%
	- below knee	100%
Loss of eye	- sight of	100%
	- sight, except perception of light	50%
	- lens of	50%
Loss of four fingers and thumb of one hand		50%
Loss of four fingers		40%
Loss of thumb	- both phalanges	25%
	- one phalanx	10%
Loss of index finger	- three phalanges	10%
	- two phalanges	8%
	- one phalanx	4%

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Loss of middle finger	- three phalanges	6%
	- two phalanges	4%
	- one phalanx	2%
Loss of ring finger	- three phalanges	5%
	- two phalanges	4%
	- one phalanx	2%
Loss of little finger	- three phalanges	4%
	- two phalanges	3%
	- one phalanx	2%
Loss of metacarpals	- first or second	3%
	- third, fourth or fifth	2%
Loss of toes	- all	15%
	- great, both phalanges	5%
	- great, one phalanx	2%
	- other than great if more than one toe lost each	1%
Loss of hearing	- both ears	75%
	- one ear	15%
Loss of speech		50%
Shortening of arm	- more than 1" up to 2"	2.5%
	- more than 2" up to 4"	5%
	- more than 4"	12.5%
Shortening of leg	- more than 1" up to 2"	5%
	- more than 2" up to 4"	10%
	- more than 4"	25%

Where the injury is not specified, We reserve the right to adopt a percentage of disablement which, in its opinion, is not inconsistent with the provisions of the above Schedule of Compensation.

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1.3. The aggregate of all percentages payable in response of any one Accident shall not exceed 100% of the principal sum insured. In the event a total of 100% of the principal sum insured is paid during the Period of Insurance, all insurance coverage hereunder shall immediately cease to be in force. All other losses lesser than 100% if paid shall reduce the coverage by the amount paid from the date of Accident until the expiry of this Policy.

- **Coma**

If You have been certified by a doctor to be in a coma state for at least one (1) year as result of an Accident, We will pay 100% of the principal sum insured. However, We reserve the right to recover the payment made if You regain consciousness.

- **Disappearance**

In the event of your disappearance, We will pay 100% of the principal sum insured one (1) year from the date of reported disappearance, after We have examined all evidence available and have no reason to suppose other than that an Accident had occurred which in all probability has resulted in Your death. However, We reserve the right to recover the payment made if You are found to be living.

- **Exposure**

This policy covers death or permanent disablement caused by exposure to elements resulting in an Accident. The death is subject to inquest to determine whether the Insured Person died of exposure as a result of an Accident.

2. MEDICAL EXPENSES

- 2.1. We will reimburse reasonable medical expenses necessarily incurred in Malaysia or Overseas for the treatment of Bodily Injury as a result of a Sports or Non-Sports Accident, provided that:-
- a) The medical expenses must have been incurred on the advice of a Doctor.
 - b) You must make every effort to keep Your medical expenses to a minimum.
 - c) This benefit is subjected to an excess of RM50 per claim.

The maximum amount We will pay for all claims combined under this Section is shown under the Table of Benefits.

- 2.2. We will not pay for medical expenses:
- a) Relating to any treatment that can be reasonably delayed until Your return to Malaysia.
 - b) Relating to any treatment that You knew would be required prior to purchasing the Policy.
 - c) Relating to treatment by a chiropractor or physiotherapist unless approved by Us.
 - d) Incurred for donation of any body organ by You and costs of obtaining the organ including all costs incurred by the donor during organ transplant.
 - e) Relating to regular treatment(s) or check-ups.



You must check "General Exclusions Applicable to All Sections" for other reasons why We will not pay.

3. SPORTS EQUIPMENT

3.1. We will reimburse the cost of replacement of Sports Equipment up to the amount as shown in the Table of Benefit less off the applicable excess and must fulfil the following conditions:-

- a. The Sports Equipment is accidentally damaged whilst using it to perform Sports.
- b. Your sustained Sports related bodily injury requires hospitalization.

Excess: 10% of the claim amount for each and every claim.

Special Conditions:

- a. All claims will be subject to our discretion in assessing the value of the claim based on the age, technology advancement for any applicable betterment and estimated wear and tear of the Sports Equipment and its components that forms the basis of the claim.
- b. If You have activated other insurance for the same Sports Equipment insured, the Company's liability shall be limited to our ratable proportion of the claim.
- c. The maximum amount We will pay for all claims combined under this section is shown on the Table of Benefits.

3.2. The Company will not pay if:

- a. The Sports Equipment is stolen.
- b. The damaged Sports Equipment does not belong to You.
- c. The Sports Equipment is damaged whilst being transported in any mode of transportation.
- d. The Sports Equipment is damaged due to mechanical or electrical breakdown or derangement, wear and tear, inherent defect, defective design, rot, fungus, mould, vermin or infestation or any gradual operating cause.
- e. The Sports Equipment is damaged due to weather or climate changes or any other gradually deteriorating cause.
- f. The Sports Equipment is lost or damaged due to jettison of Sports Equipment.

PROVISION

1. Compensation in respect of the benefits mentioned herein shall be payable only when the claim has been proven to the satisfaction of the Company.

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2. Compensation under the Medical Expenses shall be payable only if such medical or surgical treatment is furnished to the Insured Person by a qualified Doctor within one (1) year of the date of the Accident, provided that the first expenses is incurred within forty-eight (48) hours after the date of the Accident.

Extensions

- a. Snake Bites, Animal Bites and Insects Bites. This Policy is extended to cover the Insured Person resulting from snake bites, animal bites and insects bites. Insect bites exclude mosquito bites.
- b. Food and Drinks Poisoning. It is hereby declared and agreed that this Policy is extended to cover Accidental Death and Permanent Disablement as a result of Accidental food and drinks poisoning excluding any claim incurred arising out of or in connection with any of the Insured Person's own willful or intentional act or act of suicide.

Conditions

1. FITNESS FOR SPORTS

At the time of effecting this insurance, You must be medically fit to participate in any Sports activity You undertake and not be aware of any circumstances which could lead to a claim under this Policy.

2. CONDITION PRECEDENT TO LIABILITY

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

3. NOTICE

Every notice or communication to be given under this Policy by You to Us must be delivered by writing to Our Head Office or any of Our Branch Offices. No alteration in the terms of this Policy shall be valid unless approved by our Authorized Representative and such approval be endorsed hereon.

4. MISSTATEMENT

We will not be liable if there is any misstatement in or if a material fact be omitted from the Proposal and up to the entering of this Policy.

5. CHANGE IN RISK

You will give immediate notice to Us of any change of address, occupation pursuits or any injury disease physical defect or infirmity by which You have become affected.



6. OVERSEAS RESIDENT

If You travel or reside outside of Malaysia, the maximum period of cover will be ninety (90) consecutive days from the date You depart from Your home in Malaysia.

7. ALTERATIONS

We reserve the right to amend the terms and conditions of this Policy and such alteration to this Policy shall only be valid if authorized by the Company and endorsed hereon.

8. BENEFICIARY CLAUSE

Your claim for loss of life is payable to the nominee(s) elected by You 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 Your country's laws. Claim for all other benefits will be paid to You or Your estate upon death. The process of claim including settlement shall be handled between You or Your nominee or Your estate and Us as the case may be, whose sole discharge will constitute full and final discharge of the claim lodged.

9. CANCELLATION

Cancellation is applicable for annual plans only. The Company may be at liberty to determine and cancel this Policy at any time by giving fourteen (14) days' notice to the Insured by a Registered Letter at the Insured's last known address to the Company, provided that the Company shall in that event on demand return to the Insured a proportionate part of the premium corresponding to the unexpired period of insurance. This also applies in the event the Insured notifies on the change in the occupation of Insured and the new occupation falls under Our excluded occupation list. The Company shall cancel the policy and refund the premium paid according to the short rates table. This Policy may also be cancelled at any time by the Insured by giving fourteen (14) days' notice to the Company in which event the Insured shall be entitled to a return of the premium less premium at the Company's Short Period Rates for the time the Policy has been in force, per the short rates table below:

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

10. CLAIMS

a) When a claim is made, You or the legal representative shall:-

- notify Us in writing as soon as possible but not later than fourteen (14) days after any event which may give rise to a claim by filling up the claim form We have provided ; any delay must be supported by justifiable reasons and the acceptance is at Our sole discretion.

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- furnish in writing to Us, at Your own cost, evidence and proof including but not limited to information, particulars, accounts, original receipt, invoices, Insured Person's statements, reports and any other documents as We require in such form as prescribed.
- b) In case of death, reasonable notice must be given to Us before burial or cremation and We may require to be represented at a post-mortem or examination on the body of the Insured Person. We shall have the right and opportunity to make an autopsy at Our own expenses where it is not forbidden by law. Immediate notice of time and place shall be given to Us in the event of inquest appointed.
- c) Affirmative proof of loss must be furnished to Us within one hundred and eighty (180) days after the date of loss. All indemnities provided in this Policy will be paid after receipt of due proof.
- d) Failure to comply with these conditions will render the claim not payable.
- e) Any claims fully paid by Us under this Policy shall be deemed a final and complete discharge of all Our liability.

11. APPLICABLE LAW

This Policy, and all rights, obligations and liabilities arising hereunder, shall be construed and determined in accordance with the laws of Malaysia and the Malaysian Courts shall have exclusive jurisdiction hereto. No action at law or in equity shall be brought to recover on this Policy prior to expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of this Policy.

12. CURRENCY AND EXCHANGE RATES

All premiums shall be paid in Malaysian Ringgit. In the event that the Insured being admitted into a hospital and/or receive medical treatment outside Malaysia and render bills in a currency other than Malaysian Ringgit, the Company shall indemnify the Insured or his legal personal representative in Malaysian Ringgit based on the quoted exchange rate (open market rate if a free market, official rate if not a free market) at the date the Insured is discharged from hospital.

CYBER LOSS ABSOLUTE EXCLUSION CLAUSE – IUA 09-081

1. Notwithstanding any provision to the contrary within this contract, this contract excludes any Cyber Loss.
2. Cyber Loss means any loss, damage, liability, expense, fines or penalties or any other amount directly or indirectly caused by:
 - 2.1. the use or operation of any Computer System or Computer Network;
 - 2.2. the reduction in or loss of ability to use or operate any Computer System, Computer Network or Data;

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- 2.3. access to, processing, transmission, storage or use of any Data;
 - 2.4. inability to access, process, transmit, store or use any Data;
 - 2.5. any threat of or any hoax relating to 2.1 to 2.4 above;
 - 2.6. any error or omission or accident in respect of any Computer System, Computer Network or Data.
3. 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.
 4. 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.
 5. Data means information used, accessed, processed, transmitted or stored by a Computer System.
 6. When this clause forms part of a reinsurance contract, Insured shall be amended to read Original Insure

13. 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.

14. 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.

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15. 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 the Company 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.

Exclusions

We will not pay for any loss, injury, damage or legal liability arising directly or indirectly from:

1. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, martial law or state of siege, any of the events or causes which determine the proclamation or maintenance of martial law or state of siege, seizure, quarantine or custom regulations or nationalization by or under the order of any government or public or local authority.
2. Any pre-existing physical condition including congenital conditions, illness or degenerative conditions regardless whether it is aggravated by an Accident or not.
3. Direct participation in any terrorism act which includes but not limited to involving the use of nuclear, chemical or biological materials or applications.
4. Ionizing radiations, or contamination by radioactivity from any irradiated nuclear fuel, or from any nuclear waste from the combustion of nuclear fuel; Radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or its nuclear component.
5. Any illegal or unlawful intention act that breaks any government prohibition or regulation.
6. Pregnancy, childbirth, abortion, miscarriage, menopause and any treatment relating to birth control or treatment pertaining to infertility or any other complication arising therefrom unless otherwise stated in the benefit.
7. Sexually transmitted diseases, HIV (Human Immunodeficiency Virus) and/or HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) however caused and/or any mutant derivations, variations or treatment thereof however caused.
8. Suicide or attempted suicide, intentional self-inflicted injury.
9. Psychosis, mental and nervous disorders including insanity, sleep disturbance disorders.
10. Under the influence or effects of alcohol or drugs unless properly prescribed by a medical practitioner and taken as prescribed.
11. Any cost of preventative medication or preventative treatment including, but not limited to, vaccination or contraception and non-emergency medical check-ups.
12. Cosmetic or plastic surgery or any elective surgery.
13. Provoked murder or assault.
14. Expenses incurred for donation of any body organ and cost of obtaining organ including all costs incurred by the donor during organ transplant.

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15. Expenses incurred for treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation center.
16. Flying as a member of the aircraft crew or for the purpose of engaging in any trade or technical operation in the aircraft.
17. Whilst You are engaged with speed or reliability trials or racing with a motorcycle, motorcar, powerboat or bobsleigh regardless the race is amateur or not.
18. Performing Sports whilst You do not hold a valid qualification or if You sustained bodily injury due to Your failure to comply to the age, safety or fitness requirements which are required by the related Sports qualification. This exclusion is applicable to Sports which require You to hold a valid qualification to perform the Sports.
19. If You are not a qualified scuba diver unless accompany by a qualified scuba diving instructor up to the depth of twelve (12) meters. If You are a qualified scuba diver but do not dive in accordance to the depth limits of Your qualification or scuba diving exceeds the depth of fifty (50) meters.
20. If You are deemed as not fit to perform the Sports or You perform the Sports against doctor's advice.
21. If You are a Professional Sports Person or engaging in any Professional Sports or a sport coach who provides training to professional or national or state competition.
22. If your injury is due to Your occupation which falls within the following categories or if you engage in the following activities:
 - a. Full time military, airforce and navy personnel, police and civil defense personnel.
 - b. Aerial photographers.
 - c. Motor racer, entertainer, armed security guard.
 - d. Manual worker regardless of whether any machinery or tools are used including but not limited wood working machinists, construction worker and kitchen help.
 - e. Offshores rig worker, diver, firefighter, fishermen.
 - f. Working onboard sea vessel or aircraft such as air crew, ship crew, shipyard worker.
 - g. Working at height above 30 feet including but not limited to roofing activities, on the scaffolding or gondola.
 - h. Mine or underground worker, in tunnel or quarry.
 - i. Any occupation dealing with explosives, ammunition or hazardous substances. j. Racing Drivers.
 - k. Circus performers.
 - l. War correspondents.



IMPORTANT NOTICE

Every effort will be made by Us 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

Complaint 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 The **Financial Markets Ombudsman Services (FMOS)** within 6 months from the date of our final decision or to Bank Negara Malaysia (BNM).

Your complaint shall be submitted to either FMOS or BNM based on the following limits:-

- a) RM250,000 for a dispute involving financial services or products other than a dispute in (b) and (c) below
- b) RM10,000 for a dispute on motor third party property damage insurance claims; and
- c) RM25,000 for a dispute on an unauthorized transaction through the use of a designated payment instrument or a payment channel such as internet banking, mobile banking, telephone banking or an unauthorized use of cheque

Complaint refers to BNM shall not exceed RM500,000 involving claims, except if the complaint relates to the quality of service and unfair handling.

The following are the contact details for FMOS and BNM:

Financial Markets Ombudsman Services (FMOS)

Level 14, Menara Takaful Malaysia,

No. 4, Jalan Sultan Sulaiman,

50000 Kuala Lumpur

Tel : 03-2272 2811

Website: www.fmos.org.my

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

Tune Insurance Malaysia Berhad

Company No.: 197601004719 (30686-K)

Level 9, Wisma Capital A, No 19 Lorong Dungun, Damansara Heights, 50490, Kuala Lumpur

T 1800 88 5753 W tuneprotect.com