docoSURE Group Personal Accident Policy

Product Disclosure Sheet

IMPORTANT NOTE
Read this Product Disclosure Sheet before you decide to take up a **docoSURE Group Personal Accident Policy**. Be sure to also read through the general terms and conditions.

Consumer Insurance Contract
Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance wholly for **purposes unrelated to the Insured Person's trade, business or profession**, the Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the proposal form and where required by the Company, fully and accurately. The Insured Person shall also disclose any other matter that he/she knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied. If the Insured Person fails to make such required disclosure, the contract may be avoided, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continued until the time the contract was entered into, varied or renewed.**

Non-Consumer Insurance Contract
Pursuant to Paragraph 4(1) of Schedule 9 of the Financial Services Act 2013, if the Insured Person applied for this Insurance for **purposes related to the Insured Person's trade, business or profession**, the Insured Person had a duty to disclose any matter that the Insured Person knows to be relevant to the Company's decision in accepting the risks and determining the rates and terms to be applied and any matter a reasonable person in the circumstances could be expected to know to be relevant, otherwise it may result in avoidance of contract, claim denied or reduced, terms changed or varied, or contract terminated. **This duty of disclosure continues until the time the contract was entered into, varied or renewed.**

The Insured Person also has a duty to notify the Company immediately if at any time, after this Policy Contract has been entered into, varied or renewed with the Company, any of the information given for this Policy Contract is inaccurate or has changed.

1) What is this product about?
This product provides compensation for bodily injury sustained by the Insured Person (e.g. your employees/workers/members) caused by accidental means which injury shall solely and independently of any other cause result in their death or disablement or necessitate medical and/or surgical treatment.

2) What are the covers / benefits provided?
This policy provides coverage for:
- **i) Accidental Death**
- **ii) Permanent Disablement**

The followings are optional:
- **iii) Medical Expenses**
- **iv) Weekly Benefits**
  - a) **Temporary Total Disablement**
  - b) **Temporary Partial Disablement**

Other benefits may vary depending on your requirement and our underwriting acceptance

Duration of cover is valid within the Period of Insurance as stated in the Policy Schedule:

3) How much premium do I have to pay?
The yearly premium that you have to pay may vary depending on your choice of sum covered, benefits, occupational classification and our underwriting requirements.

4) What are the fees and charges that I have to pay?

The fees and charges that you will have to pay are:

Type	Amount
Commission paid to the insurance intermediary (if any)	25% of premium
Service Tax	6% of premium
Stamp duty	RM 10.00

5) What are some of the key terms and conditions that I should be aware of?

a) Importance of Disclosure

Pursuant to Paragraph 5 of Schedule 9 of the Financial Services Act 2013, if you are applying for this Insurance wholly for purposes unrelated to your trade, business or profession, you have a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when you apply for this insurance). You must answer the questions fully and accurately.

Failure to take reasonable care in answering the questions may result in avoidance of your contract of insurance, refusal or reduction of your claim(s), change of terms or termination of your contract of insurance.

The above duty of disclosure shall continue until the time your contract of insurance is entered into, varied or renewed with us.

In addition to answering the questions in the Proposal Form (or when you apply for this insurance), you are required to disclose any other matter that you know to be relevant to our decision in accepting the risks and determining the rates and terms to be applied.

You also have a duty to tell us immediately if at any time after your contract of insurance has been entered into, varied or renewed with us any of the information given in the Proposal Form (or when you applied for this insurance) is inaccurate or has changed.

b) Premium Warranty

You must pay the premium and the premium must be received by the insurer within sixty (60) days from the policy/ endorsement/renewal certificate inception date.

c) Policy Expiry

Unless renewed, coverage will cease upon policy expiry date.

d) Age Limit

Between eighteen (18) to seventy (65) years old, age last birthday.
(Note: Please refer to the policy wording for the full terms and conditions of this policy.)

e) Submission of Claim

In the event of a claim, you are required to notify us within thirty (30) days from the date of the accident and submit the relevant documents within fourteen (14) days thereof

6) What are the major exclusions under this policy?

This insurance does not cover:

- War and allied risks
- Suicide (whether sane or insane) or any attempt thereat
- AIDS
- Childbirth, miscarriage, pregnancy or any other complications thereof
- While travelling in an aircraft or ship as a member of the crew
- Criminal acts
- Professional sports activities of any kind
- Radioactive and nuclear weapon material accidents
- Terrorism
- Pre-existing physical or mental defect or infirmity, Illness, diseases, infections

(Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy.)

7) Can I cancel my policy?

No refund is allowed once the Policy is issued. The Policy only can be cancelled on portfolio withdrawal basis which We reserve the right to cancel the portfolio as a whole if it decides to discontinue the product. Cancellation of the portfolio as a whole shall be given by written notice thirty (30) days to the Policyholder and we will run off all policies to expiry of the period of cover within the portfolio.

8) What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact/personal details to ensure that all correspondences reach you in a timely manner. You can provide your updated details via our authorised agents, branch office or our customer service.

9) Where can I get further information?

If you have any enquiries, please contact us at:

Tune Protect Malaysia
Tune Insurance Malaysia Berhad
Company No: 197601004719 (30686-K)
Level 9, Wisma Tune,
No. 19 Lorong Dungun, Damansara Heights,
50490, Kuala Lumpur,
Malaysia.
Tel No: 1800 88 5753
Fax: 03-20941366
E-mail: hello.my@tuneprotect.com
Website: www.tuneprotect.com

10) Other types of similar insurance cover available

You may check with your sales representative or contact us directly for other similar types of cover currently available.

IMPORTANT NOTE:
YOU MUST ENSURE THAT YOUR PROPERTY IS INSURED AT THE APPROPRIATE AMOUNT. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE SALES REPRESENTATIVE OR CONTACT

The information provided in this disclosure sheet is a summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at 15h Dec 2021.