

# MOBILE DEVICE PROTECTION

## Product Disclosure Sheet



**IMPORTANT NOTE**  
Read this Product Disclosure Sheet before you decide to take up **Mobile Device Protection Insurance Policy**. Be sure to also read through the general terms and conditions.

### Consumer Insurance Contracts

This **Policy** is issued in consideration of the payment of premium as specified in the **Policy Schedule** and pursuant to the answers given by **The Insured** and/or **The Group Policyholder** (or when **The Insured** applies for this insurance) and any other disclosures made by **The Insured** and/or **The Group Policyholder** between the time of application of **The Insured** and/or **The Group Policyholder** (or when **The Insured** applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by **The Insured** and/or **The Group Policyholder** shall form part of this contract of insurance between **The Insured** and **The Group Policyholder** and **The Company**. However, in the event of any pre-contractual misrepresentation made in relation to **The Insured's** and/or **The Group Policyholder** in any disclosures given by **The Insured** and/or **The Group Policyholder**, only the remedies in Schedule 9 of the Financial Services Act 2013 will apply.

This **Policy** reflects the terms and conditions of the contract of insurance as agreed between **The Insured** and **The Company**.

### Non-Consumer Insurance Contracts

This **Policy** is issued in consideration of the payment of premium as specified in the **Policy Schedule** and pursuant to the answers given in **The Insured** and/or **The Group Policyholder** (or when **The Insured** applies for this insurance) and any other disclosures made by **The Insured** and/or **The Group Policyholder** between the time of application of **The Insured** and/or **The Group Policyholder** (or when **The Insured** applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by **The Insured** and/or **The Group Policyholder** shall form part of this contract of insurance between **The Insured** and **The Group Policyholder** and **The Company**. In the event of any pre-contractual misrepresentation made in relation to **The Insured** and/or **The Group Policyholder** in any disclosures made by **The Insured** and/or **The Group Policyholder**, it may result in avoidance of **The Insured's** contract of insurance, refusal or reduction of **The Insured's** Claim(s), change of terms or termination of **The Insured's** contract of insurance.

This **Policy** reflects the terms and conditions of the contract of insurance as agreed between **The Insured** and **The Company**.

### 1) What is this product about?

Depending on the cover chosen, this policy provides:

- Compensation in the event of Accidental Damage, Robbery and Snatch Theft, Cracked Screen Damage to Mobile Device; and
- Mobile device repair or replacement services in the event of damage to Mobile Device caused by external causes or cracked screen as specified in the insurance policy.

### 2) What are the covers / benefits provided?

Depending on the cover chosen, this policy covers:

- Accidental Damage (including Liquid Damage) to the Mobile Device(s) due to external causes; or
- Loss or Damage to the Mobile Device(s) due to Robbery and Snatch Theft; or
- Cracked Screen Damage to the Mobile Device due to Accidental or unintentional drop / knock / press or external impact.

- Please refer to the full features in the policy contract.
- Period of cover can be:

- monthly and renewable on a monthly basis; or
- one (1) year and renewable on an annual basis; or
- such other period and renewable on an annual basis.

### 3) How much premium do I have to pay and how do I make the premium payment?

The total premium amount you will have to pay depends on the sum insured that you purchase.

Premium payment can be made via Credit Card and Internet Banking.

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

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

	Amount
Intermediary's Commission	25% of premium
Stamp duty (if applicable)	RM10.00
Service Tax	6% of premium

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

#### a) Importance of Disclosure

- You must disclose all facts in your Declaration fully and faithfully. If you fail to do so, your policy may be void.

#### b) Duty of Assured

- You should take all reasonable precautions for the safety and protection of the covered Mobile Device(s) at all times.

#### c) 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.

#### d) Submission of Claim

- No benefit shall be payable for any Claim filed to us beyond a period of one (1) year from the Date of Incident. You need to provide all necessary information and assistance to enable us to settle any of the Claims.

#### e) Changes And Alterations To The Mobile Device(s)

- You must notify us if there are any Material Changes to the Mobile Device(s) shown on the Policy Contract. The benefits and entitlements under the Policy Contract will end immediately if any of the following conditions apply:-
  - You sell or transfer ownership of your Mobile Device(s) in any way;
  - The Mobile Device(s) is modified or altered in any way or the electronic identifier of the Mobile Device(s) is altered; or
  - You change your Mobile Device(s) for any reason other than under a manufacturer's warranty exchange scheme or a Claim under this policy.

#### f) Policy Expiry

- Unless renewed, the coverage will cease on expiry date.

#### g) Excess

- You are required to pay an amount towards each and every Claim as provided in the policy schedule.
- Such amount shall be collected by your Agent and payable to the Company.

(Note: Please refer to the full terms and conditions of this policy.)

### 6) What are the major exclusions under this policy?

This policy does not cover:

- War, Civil War and any Act of Terrorism; and
- The unforeseen loss of the Mobile Device(s) during the Period of Cover caused by You or any person authorized by You to use the Mobile Device(s); and
- Any deliberate act or negligence by You or any person using the Mobile Device(s) with your permission; and
- Pick pocketing; and
- Loss or Damage of Mobile Device(s) as a result of power surge; and
- Internal leakage of the battery of Mobile Device(s), unless due to Accident; and
- Mobile Device(s) used for commercial, rental, or profit generation purposes. (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?

You may cancel your policy at any time by giving written notice to us in which case we shall retain a pro-rate premium for the time the policy has been in force. No refund of premium will be allowed if there is a claim under the policy.

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

It is important that you inform us of any changes in your contact details to ensure all correspondence reach you in a timely manner. You may email the changes to [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)

### 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](mailto:hello.my@tuneprotect.com)

Website: [www.tuneprotect.com](http://www.tuneprotect.com)

### 10) Other type of similar insurance cover available

Please check our website for other similar types of plans offered by us.



#### IMPORTANT NOTE

You must ensure that your Mobile Device is insured of the appropriate amount as it will affect the amount you can claim. In the event of an accident, you are advised to deal with approved repairers. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information!

This 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 of 31<sup>st</sup> October 2020.

### 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

T: +603 2087 9000 F: +603 2094 1366 W: [tuneprotect.com](http://tuneprotect.com)

# EXTENDED WARRANTY- MOBILE DEVICE PROTECTION

## Product Disclosure Sheet



### IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up an **Extended Warranty-Mobile Device Protection Insurance Policy**. Be sure to also read through the general terms and conditions.

### Consumer Insurance Contracts

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This **Policy** reflects the terms and conditions of the contract of insurance as agreed between **The Insured and The Company**.

### Non-Consumer Insurance Contracts

This **Policy** is issued in consideration of the payment of premium as specified in the **Policy Schedule** and pursuant to the answers given in **The Insured and/or The Group Policyholder** (or when **The Insured** applies for this insurance) and any other disclosures made by **The Insured and/or The Group Policyholder** between the time of application of **The Insured and/or The Group Policyholder** (or when **The Insured** applied for this insurance) and the time this contract is entered into. The answers and any other disclosures given by **The Insured and/or The Group Policyholder** shall form part of this contract of insurance between **The Insured and The Group Policyholder and The Company**. In the event of any pre-contractual misrepresentation made in relation to **The Insured and/or The Group Policyholder** in any disclosures made by **The Insured and/or The Group Policyholder**, it may result in avoidance of **The Insured's** contract of insurance, refusal or reduction of **The Insured's Claim(s)**, change of terms or termination of **The Insured's** contract of insurance.

This **Policy** reflects the terms and conditions of the contract of insurance as agreed between **The Insured and The Company**.

### 1) What is this product about?

This policy provides warranty on the covered Mobile Devices after the expiry of the Manufacturer Warranty Period by providing repair or replacement services in the event the covered Mobile Device suffers any inherent mechanical and electrical defects to the extent provided by the Manufacturer Warranty of the Mobile Device during the Period of Cover.

### 2) What are the covers / benefits provided?

This policy covers inherent mechanical and electrical defects to the extent provided by the manufacturer of the Mobile Device after the expiry of the Manufacturer Warranty Period.

### 3) How much premium do I have to pay and how do I make the premium payment?

The total premium amount you will have to pay depends on the sum insured that you purchase. Premium payment can be made via Credit Card and Internet Banking.

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

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

	Amount
Intermediary's Commission	25% of premium
Stamp duty (if applicable)	RM10.00
Service Tax	6% of premium

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

#### a) Importance of Disclosure

• You must disclose all facts in your Declaration fully and faithfully. If you fail to do so, your policy may be void.

#### b) Duty of Assured

• You should take all reasonable precautions for the safety and protection of

the covered Mobile Device(s) at all times.

#### c) 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.

#### d) Submission of Claim

• No benefit shall be payable for any Claim filed to us beyond a period of one (1) year from the Date of Incident. You need to provide all necessary information and assistance to enable us to settle any of the Claims.

#### e) Changes And Alterations To The Mobile Device(s)

• You must notify us if there are any Material Changes to the Mobile Device(s) shown on the Policy. The benefits and entitlements under the Policy will end immediately if any of the following conditions apply:-

- You sell or transfer ownership of your Mobile Device(s) in any way;
- The Mobile Device(s) is modified or altered in any way or the electronic identifier of the Mobile Device(s) is altered; or
- You change your Mobile Device(s) for any reason other than under a manufacturer's warranty exchange scheme or a Claim under this policy.

#### f) Policy Expiry

• Unless renewed, the coverage will cease on expiry date. (Note: Please refer to the full terms and conditions of this policy.)

### 6) What are the major exclusions under this policy?

This policy does not cover:

- Products that are still covered by the manufacturer's original warranty or any other warranty or guarantee in effect; and
- Any defects that are subject to the manufacturer's recall; and
- Battery replacement; and
- Error or omission in design, programming or system configuration; and
- Repairs to hardware that has been added after the original purchase of the Product; and
- Failure caused by a voltage converter and /or applying incorrect voltage to the Product; and
- Any loss or damage to the Product resulting from fire or flood howsoever caused.

(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?

You may cancel your policy at any time by giving written notice to us in which case we shall retain pro rata premium for the time the policy has been in force. No refund of premium will be allowed if there is a claim under the policy.

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

It is important that you inform us of any changes in your contact details to ensure all correspondence reach you in a timely manner. You may email the changes to [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)

### 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](mailto:hello.my@tuneprotect.com)  
Website: [www.tuneprotect.com](http://www.tuneprotect.com)

### 10) Other type of similar insurance cover available

Please check our website for other similar types of plans offered by us.

### IMPORTANT NOTE

You must ensure that your Mobile Device is insured at the appropriate amount as it will affect the amount you can claim in the event of an accident; you are advised to deal with approved repairers. You should read and understand the insurance policy and discuss with the agent or contact the insurance company directly for more information.

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.

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## TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad

Company No: 197601004719 (E0686-K)

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