



# AXXESS Cares PA Policy

## Product Disclosure Sheet

**Please read this Product Disclosure Sheet before you decide to take up a AXXESS Cares PA 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 Master Policyholder, and/or Insured Person applied for this insurance wholly for purposes unrelated to their trade, business or profession, the Master Policyholder and/or Insured Person have 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 Master Policyholder and/or 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 they fail 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 continues until the time the contract was entered into, varied, or renewed.

The Master Policyholder and/or Insured Person also have 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 Personal Accident product provides protection in the event of injuries, permanent disability or death caused solely by an Accident.

### **2) What are the coverage / benefits provided?**

This Policy covers:

| No. | Benefits  | Sum Insured (RM)              |
|-----|---|-------------------------------|
| 1   | Accidental Death  | 25,000                        |
| 2   | Accidental Permanent Disablement  | 25,000                        |
| 3   | Additional Payout for Accidental Death or Permanent Disablement on Public Holiday | 25,000                        |
| 4   | Daily Hospital Income   | 50 per day<br>(Up to 30 days) |
| 5   | Dengue Recuperation Benefit   | 1,000                         |

*Note: Please refer to the details of each Benefit including the Scale of Compensation for disablement in the Policy Wording.*

### **3) Period of Cover**

Coverage under this policy is provided for a period of 30 days and is non-renewable.

**4) Who is eligible to purchase and be covered under this Policy?**

The eligibility requirement of this Policy is as follows:

Age

The entry age of this Policy is at least 1 year old and not exceeding 65 years of age.

*Note: Age is determined as at the Insured Person's last birthday.*

Excluded Occupation

To be eligible for cover under this Policy, the Insured Person must not be engaged in any of the following occupations:

- (a) Helicopter or charter pilot and any occupation working onboard an aircraft such as aircrew;
- (b) Any occupation working onboard a sea vessel such as shipyard worker or watercraft;
- (c) Equestrian jockey, horse racer or trainer;
- (d) Fisherman;
- (e) Professional diver, professional racing driver, professional entertainer;
- (f) Port labourer, quarry worker;
- (g) Racing drivers or persons involved professional sports who are receiving wages or any form of remuneration in connection to performing such sports;
- (h) Military personnel, armed forces/personnel, police force, prison officers, firefighters, bodyguards;
- (i) Miners, asbestos workers, tunnellers or persons who work underground;
- (j) Wild animal handlers;
- (k) Drivers or persons required to work underwater, such as but not limited to underwater photographer and marine archaeologist;
- (l) Circus performers, stunt performer, actors or actresses;
- (m) Persons handling explosives or other toxic materials;
- (n) Persons handling boilers or pressure vessels;
- (o) Persons working in an offshore oil rig, power plant, nuclear plant or whose work environment is hazardous such as but not limited to high radiation, high temperatures, excessive noise, poor air quality and chemical spills; or
- (p) Persons working at heights exceeding 30 feet above ground

**5) How much premium do I have to pay?**

|                   |
|-------------------|
| <b>Premium</b>    |
| RM1.20 per person |

*Note: The premium above is not inclusive of 8% Service Tax*

**6) What are the fees and charges that the Insured Person have to pay?**

| Type                    | Amount        |
|-------------------------|---------------|
| Service Tax             | 8% of premium |
| Intermediary Commission | 25%           |

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

**Importance of Disclosure**

The Master Policyholder and Insured Person have a duty to take reasonable care not to make a misrepresentation in answering the questions where required by Us, fully and accurately. The Master Policyholder and Insured Person shall also disclose any other matter that they know to be relevant to Our decision in accepting this risk and determining the rates and terms to be applied. If the Master Policyholder and Insured Person fail to make such required disclosure, this Policy may be avoided, claim denied or reduced, terms changed or varied, or this Policy being terminated.

If there is inaccuracy or any change in the information given in the proposal form (or questionnaires answered when the Certificate Holder applied for this insurance) after this Policy contract has been entered into, please write to Us immediately for advice.

**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.

**Cash Before Cover**

The full premium payable must be received by Us before the Policy can commence.

**Claims**

In the event of a claim arising, you shall notify us within 30 days of such occurrence and submit all supporting documents, original bills and receipts within 60 days from the date of Accident which may give rise to a claim. Failure to notify us during the stipulated time may result in rejection of all or part of the claim.

**Duplication of Cover**

The Insured Person can only be covered under 1 individual policy for this product. If the Insured Person is found to be covered under more than 1 policy at any one time, We will consider the Insured Person to be covered under the first policy that was first issued to the Insured Person.

**Territorial Limits**

Coverage under this Policy is provided within Malaysia only.

**8) What are the major exclusions under this policy?**

This Policy will not pay for any claim in connection with:

- (a) The Insured Person's Pre-Existing Conditions;
- (b) War, invasion, act of foreign, hostilities (whether war be declared or not);
- (c) Suicide, attempted suicide or intentionally self-inflicted injury while sane or insane;
- (d) Pregnancy, childbirth, miscarriage or abortion or any complications thereof;
- (e) The Insured Person committing or attempting to commit any illegal act which includes all traffic offences.

*Note: This list is non-exhaustive. Please refer to the policy wording for the full list of exclusions under this Policy.*

**9) Can I cancel my policy?**

The Insured Person may cancel the Policy by giving 7 days written notice to us. Upon such cancellation, no refund will be provided to the Insured Person.

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

It is important that the Insured Person informs us of any changes in their contact details to ensure all correspondence reach them in a timely manner.

**11) Where can I get further information?**

Should the Insured Person require additional information about Personal Accident insurance, please refer to the insurance info booklet on 'Personal Accident Insurance', available at all our branches.

If you have any enquiries, please contact us at:

**Tune Protect Malaysia**  
**(Tune Insurance Malaysia Berhad)**

Company No: 197601004719 (30686-K)

Level 9, Wisma Capital A,

No. 19 Lorong Dungun, Damansara Heights,

50490, Kuala Lumpur, Malaysia.

Tel No : 1800 88 5753

E-mail : hello.my@tuneprotect.com

Website : www.tuneprotect.com

**12) Other type of similar insurance cover available.**

Please enquire with your intermediary or refer to our Company's website at [www.tuneprotect.com](http://www.tuneprotect.com) for other similar types of plans offered by us.



**IMPORTANT NOTE**

You are advised to note the Scale of Compensation for death and disablement in your insurance policy. You are advised to nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased. 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 full terms and conditions that apply are stated in the Policy Contract.

By accepting the policy contract, you acknowledge that the key contract terms have been adequately explained by the agent or Company to you and that the policy contract offered is suitable for your insurance needs.

Tune Protect Malaysia 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 December 2024.

The benefit(s) payable under eligible policy is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure of contact Tune Insurance Malaysia Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my))