

COVID Travel Pass

Product Disclosure Sheet



IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up a **COVID Travel Pass** 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 has 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 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?

COVID Travel Pass is an inbound travel insurance policy designed to provide coverage for foreign travellers who will be travelling into Malaysia.

2) What are the coverage / benefits provided?

This Policy covers:

- Personal Accident
- Trip Cancellation
- Trip Curtailment
- Flight Delay on Arrival
- Loss or Damage to Checked-In Baggage
- Baggage Delay on Arrival
- Inpatient Medical Expenses due to Accident and/or Sickness or COVID-19 (Stage 3 to Stage 5) during Your Trip occurring within Malaysia
- COVID-19 Diagnosis Quarantine Allowance
- Ground Inconvenience Benefits (Due to Snatch Theft only)
 - Loss of Travel Documents
 - Loss of Personal Money
 - Loss of Personal Effects
- Emergency Medical Evacuation and Repatriation Due to Accident
 - Emergency Medical Evacuation
 - Emergency Medical Repatriation
 - Mortal Remains Repatriation

Note:

- Coverage under Trip Cancellation is effective upon the issuance of the Certificate of Insurance and terminates on Your original scheduled departure date or the commencement of Your Trip or the commencement date as specified in the Certificate of Insurance whichever comes first.

- Please refer to the details of each benefit including the scale of benefits for disablement in the sample policy contract.

3) Who can buy this product?

You must fulfill the following criteria:

(a)	is not a Malaysian citizen, Permanent Resident of Malaysia, work permit holder in Malaysia; and
(b)	between the age of 30 days to 70 years old.

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

The premium you have to pay may vary in accordance with the following:

- Plan that you select
- Duration of cover

Premium payment can be made via cash, credit/debit card, online banking and cheques where available. This may change time to time, so please refer to your intermediary for updated payment methods.

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

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

Type	Amount
Stamp Duty	RM 10.00
Intermediary's Commission	25% of premium
Service Tax	6% of premium

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

- Misrepresentation in Application – The benefits shall not be payable and the Policy, at Our option, shall be considered voidable in the event:
 - (a) there is a failure to disclose or misrepresentation of any fact with respect to You that are material to the insurance provided hereunder which is required to be furnished as evidence of insurability; and/or
 - (b) in all cases of fraud.
- Conformity with Law – If any provision of this Certificate of Insurance which on its issuance date is in conflict with the law of the country in which the Certificate of Insurance was issued or delivered, this Policy shall be read in conformity to the Malaysian Law.
- Duplication of Cover – In the event You are covered by more than one policy purchased, benefit will be payable by the policy that provides the greatest amount of benefit. Where the benefit under each such policy is identical, We will only entertain the claim that You are covered under the policy first issued.
- Coverage is within Malaysia only.
- Negative RTK/PCR test results taken within 72 hours prior to Scheduled Flight unless this is not part of the testing & quarantine procedure imposed by the Government of Malaysia at the time you travel into Malaysia is a requirement for benefits with COVID-19 cover.
- Inpatient Medical Expenses due to COVID-19 must be due to hospitalization for Stage 3 to Stage 5 Clinical Stages of COVID-19.
- Other Insurance – If at the time of loss or damage, there is any other insurance covering the same loss, damage or liability, We will pay only a proportion of the claim and We will require details of such other insurance taken by You.
- Claims – In the event of an event giving rise to a claim, you shall notify us as soon as possible but not later than 30 days after any event and furnish to Us any evidence and proof as We may require.
- The COVID-19 Diagnosis Quarantine Allowance benefit will not apply where quarantine measures are mandatory for all arriving passengers or quarantine mandates exist for all passengers from a particular country/region of origin whether or not You are diagnosed with COVID-19.

7) What are the major exclusions under this policy?

This Policy does not cover death or injury caused by the following events:

- any Pre-Existing Condition
- suicide, attempted suicide or any intentional self-inflicted injuries acted upon by You to Yourself whether sane or insane
- Your failure to take reasonable measure to protect, save or recover lost baggage
- engaging, practicing or participating in Professional Sports when You would or could earn income or remuneration from engaging in such sport
- any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iraq, Liberia, Sudan or Syria
- any loss resulting directly and indirectly (in whole or in part) from:
 - Pandemic
 - EpidemicSubject to the exceptions of Inpatient Medical Expenses due to COVID-19 stage 3 to stage 5 only and COVID-19 Diagnosis Quarantine Allowance.
- any travel insurance purchased within 14 days from the First Scheduled Departure Time as stated in Your ticket or travel itinerary under Trip Cancellation Benefit.
- treatment of alcoholism or drug abuse or any other complications arising therefrom or any drug related Accident

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

8) Can I cancel my policy?

Once the Policy is issued, it is not cancelable or refundable.

9) What do I need to do if there are changes to my contact 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

10) 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

11) Other type of similar insurance cover available

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



IMPORTANT NOTE:

You are advised to note the scale of benefits 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.

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 6th April 2022.