

# TUNE CYBERSECURE INSURANCE

## Product Disclosure Sheet



### IMPORTANT NOTE

Read this Product Disclosure Sheet before you decide to take up an **Tune CyberSecure Insurance 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, claims may be denied or reduced, terms may be changed or varied, or contract may be terminated. **This duty of disclosure continues until the time the contract is 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 is 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 policy provides you with cover if you are the victim of a cyber incident involving one of your personal devices, your personal details or your home network. Any of your immediate family living at your address are also covered under this policy.

### 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





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

This policy covers:

### 2.1 Electronic Fund Transfer Fraud

We shall reimburse you for your financial loss arising directly from a cyber event, which you first discovered during the policy period

### 2.2 Online Retail Fraud

We shall reimburse you for your financial loss arising directly from an online marketplace fraud and, consequently, non-delivery, which you first discovered during the policy period.

### 2.3 Identify Theft

We shall reimburse you for identify theft expenses arising directly from an identity theft, which you first discovered during the policy 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 and/or according to the plan you select. 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 have to pay in addition to the premium will be:

	Amount
Premium	As per plan
Stamp duty	RM10.00
Service Tax	6% of premium

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

### a) Important 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 shall take all reasonable precautions to prevent claim incidents.

### c) Cash Before Cover

This insurance shall not be effective unless the premium due has been paid and received by the Company.

### d) Submission of Claim

In the event of a claim, you are required to notify us within 7 days from the date of accident and submit the relevant documents within fourteen (14) days thereof.

### e) Policy Expiry

Unless renewed, the coverage will cease an expiry date.

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

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

This policy does not cover certain losses such as:

- Abnormal Conditions / State of Emergency / Mass Cyber-Attack
- Bodily Injury
- Business Activity
- Confidence Scams
- Dishonest Acts
- Indirect or Consequential Loss
- Infrastructure Failure
- Loss or Stolen Plastic Cards

*(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. Upon cancellation, no refund of the premium for any cancellation of this 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.

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### IMPORTANT NOTE



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 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 7<sup>th</sup> March 2023.*

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