



EXPEDIA TRAVEL INSURANCE - PRODUCT DISCLOSURE SHEET

Important Note

Read this Product Disclosure Sheet before you decide to take the Expedia Tune Insure (Annual / Single) Insurance policy. Be sure to also read through the general terms and conditions.

1. What is this product about?

This policy provides compensation and reimbursement for people travelling Domestic Trips (within Malaysia) / International Trips (out of Malaysia) for business or leisure purpose. They will be covered in the event of injuries, disability or death caused by a sudden and unforeseen accident, medical expenses incurred as a result of an accident or illness*, travel inconveniences and travel assistance. For full list of benefits, please refer to www.expedia.com.my/travel-insurance

*Applies for Worldwide Cover ONLY

2. Who is eligible for this cover?

All Malaysian or Residents who have permanent address in Malaysia and departing from Malaysia and who are above the age of 30 days but below 75 years

3. Who can apply for cover under this policy?

For Individual Per Trip Plan (Domestic / Worldwide Cover), policyholder must be above the age of 18 years old.

4. What are the benefits /covers provided?

This Policy Covers Benefits such as: -

- Personal Accident Benefit
- Travel Inconvenience Benefit i.e. Trip Cancellation / Curtailment, Baggage & Personal Effects, Baggage Delay, Baggage Loss / Damage by Common Carrier, Loss of Personal Money, Loss of Travel Documents / Loss of Credit Cards, Travel Delay and other Travel related benefits
- Medical Expenses Reimbursement Benefits: - Due to accident only (Domestic Cover); Due to accident and Illness (Worldwide Cover).
- Personal Liability
- Home Care benefits
- Travel Assistance benefits

5. What is the Premium amount for the cover?

The premium you have to pay may vary in accordance to the plan that you select, your travel destination and duration of cover.

The premium table in the brochure is reflective of the same.

6. What are the key terms and conditions that the Policyholder should be aware of?

- Duty of disclosure – You must disclose all material facts which you know or ought to know such as your personal information which would affect the risk profile. You must ensure that the proposal form is completed accurately as it forms the basis of the insurance contract.
- Payment Terms --- The insurance will not be effective unless the premium payable has been paid.
- Number of policies— You can only be covered under 1 policy in respect of this insurance.
- Claims :
 - (i) All claims must be notified to us within 30 days from the date of loss
 - (ii) All supporting documents proving the loss must be submitted within 90 days from the date of loss / incident.
 - (iii) No claim will be admissible if notified and documents not submitted after 1 year from the date of loss.
- Age(based on your last birthday)
 - (i) Individual Plan: 18 to 75
 - (ii) Family Plan : 30 days to 75 years
 - (iii) a child must be 30 days and above and up to 21 years if financially dependent and is in full time education

7. Can the policy be cancelled?

You may cancel your policy by giving us 30 days written notice to our registered address

- (a) Your annual policy will be cancelled from the 1st day of the month following a cancellation request and refund of premium is in accordance with the short rate table used by us for the unused period of cover.
- (b) Your single trip policy can be cancelled subject to our approval provided that your request date is prior to the commencement date of the trip or period of insurance.

8. What are the major exclusions under this policy?

This policy does not cover death or injury caused by or to:

- (a) any occupation relating to:
 - (i) armed forces, peacekeeping forces and similar groups
 - (ii) ship crew or
 - (iii) semi-professional and professional sports or where a periodic income is received in relation to such sports

Unless it is solely administrative or management related
- (b) any activity relating to
 - (i) all manual work
 - (ii) use(including testing) of heavy machinery, explosives or hazardous materials
 - (iii) work at an offshore site on any kind of conveyance or
 - (iv) any kind of winter sports
- (c) suicide or intentionally self inflicted injuries or an attempt to do so while being sane or insane
- (d) during air travel unless as a fare paying passenger in a licence private or commercial aircraft
- (e) violation of law
- (f) mental or nervous disorders



- (g) any pre-existing condition where you
 - (i) have received or are receiving treatment
 - (ii) have been given medical advice, diagnosis, where care or treatment has been recommended
 - (iii) have clear and distinct symptoms that are or were evident or
 - (iv) when its existence would have been apparent to a reasonable person in the circumstances
Within 120 days prior to the effective date as stated in the policy schedule
- (h) Acquired Immune Deficiency Syndrome(AIDS) or Human Deficiency Virus(HIV)
- (i) Professional or Hazardous sports, racing other than on foot(save for ultra-marathons which are excluded)
- (j) nuclear, chemical or biological materials
- (k) war, act of foreign enemy, radiation or contamination by radioactivity
- (l) loss, injury, damage or legal liability arising directly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria, Mongolia, Nepal & Tibet.
- (m) Trip undertaken against the advice of a doctor or when the purpose of travel was to obtain any form of medical treatment, consultation or advice
- (n) failure to take reasonable precautions to avoid a claim under the policy following the warning through or by general mass media and any circumstances which you have been made aware of prior to the purchase of the policy
- (o) pregnancy
- (p) Consequential Loss or damage of any kind

9. What do I need to do if there are changes to my contact/personal details?

It is important that you inform us of any change in your life profile including your personal pursuits which would affect the risk profile

10. Where can I get further information?

Should you require additional information about this policy, please refer to our Website at www.expedia.com.my/travel-insurance

If you have any enquiries, please contact us at:

Tune Insurance Malaysia Berhad(30686-K)
Level 9, Wisma Tune, No 19, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur

Tel: 603 20879000/ Fax :603 20941366

Website: www.tuneinsurance.com

IMPORTANT NOTE

YOU ARE ADVISED TO TAKE NOTE OF THE TABLE OF BENEFITS PAYABLE FOR DEATH AND DISABLEMENT IN YOUR INSURANCE POLICY. YOU MUST NOMINATE A NOMINEE AND ENSURE THAT YOUR NOMINEE IS AWARE OF THE POLICY THAT YOU HAVE PURCHASED, YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND CONTACT US DIRECTLY FOR MORE INFORMATION.