



Product Disclosure Sheet

Please read this Product Disclosure Sheet before you decide to take up a Ticket2U Ticket Cancellation Insurance Policy. Be sure to also read through the general terms and conditions.

Consumer Insurance Contracts

Where You / Insured Person have applied for this insurance wholly for purposes unrelated to Your / Insured Person's trade, business or profession, You / Insured Person had a duty to take reasonable care not to make a misrepresentation in answering the questions in the Proposal Form (or when You / Insured Person applied for this insurance) i.e. You / Insured Person should have answered the questions fully and accurately. Failure to have taken reasonable care in answering the questions may result in avoidance of Your / Insured Person's contract of insurance, refusal or reduction of Your / Insured Person's claim(s), change of terms or termination of Your / Insured Person's contract of insurance in accordance with the remedies in Schedule 9 of the Financial Services Act 2013. You / Insured Person were also required to disclose any other matter that You / Insured Person knew to be relevant to Our decision in accepting the risks and determining the rates and terms to be applied.

You / Insured Person also have a duty to tell Us immediately if at any time after Your / Insured Person's contract of insurance has been entered into, varied or renewed with Us any of the information given in the Proposal Form (or when You applied for this insurance) is inaccurate or has changed.

1) What is this product about?

This policy provides You a refund for Your forfeited E-ticket purchased for an Event if You are unable to attend the Event due to an Insured Event which are as follows:

1. Serious Injury or Serious Sickness of the Insured Person and/or their Immediate Family Member;
2. Accidental death of the Insured Person and/or their Immediate Family Member;
3. Loss or damage to the Insured Person's Principle Residence from theft, fire, flood, windstorm, typhoon and/or earthquake;
4. Flood, windstorm, typhoon and/or earthquake at the Insured Person's Principle Residence preventing travel of the Insured Person to the Event;
5. Sudden and unforeseen school, college or university examinations;
6. The Insured Person gets into a road accident whilst travelling to the Event;
7. Mechanical breakdown of the motor vehicle which the Insured Person is travelling on to reach the Event venue; or
8. Involuntary loss of employment

Please refer to the details of each Benefit in the Policy Wording.

2) What is the cover / benefit provided?

We will reimburse You for the cost of Your forfeited E-ticket for an Event held in Malaysia purchased from Ticket2U, either via their website (<https://www.ticket2u.com.my>) or mobile application, if You are unable to attend the Event in Malaysia due to an Insured Event.

Such an Event shall require your physical attendance and not a virtual event.

The amount of refund will be based on the full original Event ticket price paid for the purchased E-ticket as stated on the Booking Confirmation and shall not include booking charges and ticket fee paid for the E-ticket.

Please refer to Policy Wordings for the detailed conditions.

3) Period of Cover

Period of cover under this Policy shall start 14 days prior to the date of the Event as stated in Your E-ticket and shall end upon the successful scanning of the unique barcode of Your E-ticket or at the time when the Event begins, whichever is earlier.

If the Event is held more than 1 day, the period of cover shall start 14 days prior to the start date and time of the Event as stated in your E-ticket and shall end upon the successful scanning of the unique barcode of Your E-ticket or at the time when the Event begins, whichever is earlier.

4) If I'm attending a 3-day Event and am unable to attend the Event on the 2nd day of the Event, will I be able to make a claim under this Policy.

If You are unable to attend the Event due to an Insured Event which happens 14 days before the start date of the Event until the start date and time of the Event, You shall be able to make a claim under this Policy. Please refer to the explanation below for better understanding:

Taking an example of Event date and time as 10th December 2024 09:00am to 12th December 2024 02:00pm

If You are unable to attend the Event due to an Insured Event which happens from 26th November 2024 until 10th December 2024 08:59am, the claims shall be payable. Any claims arising from an Insured Event which does not fall within this timeframe shall not be payable.

Please refer to the policy contract for the complete terms and conditions.

5) Who is eligible to purchase and be covered under this Policy

To be eligible for cover under this Policy:

1. You must hold an E-ticket;
2. You must meet the minimum age requirement as stated in the Event terms and conditions; and
3. You must have paid the required premium for the Policy.

6) Can I be covered under more than one policy for this product?

No. If You are covered by more than 1 Policy for any one Event, a claim will only be paid under the Policy for which it was first issued.

7) 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 is 5% of the full original Event ticket price as stated on the Booking Confirmation.

8) 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
Service Tax	8% of premium

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

a) Duty of Disclosure

You have a duty to take reasonable care not to make a misrepresentation in answering the questions where required by Us, fully and accurately. You shall also disclose any other matter that You know to be relevant to Our decision in accepting this risk and determining the terms to be applied. If You 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 You applied for this insurance) after this Policy contract has been entered into, please write to Us immediately for advice.

b) 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 from time to time.

c) Cash Before Cover

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

d) Territorial Limits

Coverage under this Policy is provided worldwide.

e) Submission of Claim

- All claims must be notified or submitted to the Company within 14 days from the date of the Insured Event of the date of the Event, whichever is later and submit all supporting documents, original bills and receipts within 30 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.

- You must furnish to Us in writing the completed claim form and all required documents as We may require.

For further details on the claims procedures, please refer to the Policy Wordings.

10) What are the major exclusions under this policy?

The Company shall not pay under this Policy any claim in connection with:

- Cancellation of the Event by the organizer for any reason
- Any Pre-existing Conditions
- Any communicable disease requiring quarantine by law
- Any illegal or unlawful act committed by You
- Any fraud, misrepresentation, or concealment by You
- Suicide, attempted suicide or any intentional self-inflicted injuries acted upon by You whether sane or insane

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

11) Can I cancel my policy?

You may cancel your Policy by giving 7 days written notice to us. However, there will be strictly no refund of any part of Your premium.

12) 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

13) 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 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

14) Other type of similar insurance cover available

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



IMPORTANT NOTE

You should read and understand the insurance policy and discuss with 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.

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 15th December 2024.

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