### TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad (197601004719) Level 9, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur.



Insur nce Simplified

T: 1800 88 5753 F: +603-2094 1366 W: tuneprotect.com E: hello.my@tuneprotect.com

## Private Car Insurance Quotation

Policyholder Pemegang Polisi VEERU	Quotation No. No. Sebut Harga	1000032216
12 Dymm Sultan Kelantan 15500 Kota Bharu	Period of Insurance Tempoh Perlindungan	04 May 2025 <i>to</i> 03 May 2026 Midnight
Kelantan Malaysia Identification Type & No. <i>Jenis Pengenalan &amp; No</i>	Coverage Jenis Perlindungan	Comprehensive Coverage
MyKad ID : 940630123455	Vehicle Use Kegunaan Kenderaan	Private Use (Drive to Work / Daily use)
Motor Vehicle Information Butiran Kenderaan	Description	MYR

Motor Vehicle Information Butiran Kenderaan		Description	MYR
Vehicle Registration No. No. Pendaftaran Kenderaan	VGA6536	Basic Premium Premium Asas	1,666.93
Your Estimated Value incl. Accessories Nilai Anggaran anda termasuk Aksesori	RM 44,166.00 Agreed Value	No Claim Discount (NCD) 0.00 % Diskaun Tanpa Tuntutan	0.00
Excess Lebihan yang Dikenakan	RM 0.00	NCD Effective Date Berkuatkuasa dari	
Make Buatan	PERODUA	Addt'l Coverage Premium* Perlindungan Tambahan	0.00*
Model Model	ALZA	Gross Premium <i>Premium Kasar</i>	1,666.93
Year of Manufacture Tahun Diperbuat	2021	Rebate(0.00%) <i>Rebat</i>	0.00
Seating Capacity Incl.Driver  Muatan Tempat Duduk	7	Service Tax(8%) Cukai Perkhidmatan	133.35
Termasuk Pemandu		Stamp Duty  Duti Setem	10.00
Engine No. <i>No. Enjin</i>	G91C48A	Total Payable Jumlah yang Perlu Dibayar	1,810.28
Chassis No. No. Casis	PM2M502G002384123	Act Premium	385.45
Engine Capacity Keupayaan Enjin	1495 C.C	Akta Premium	

Please be informed that 8% Service Tax will be charged for all taxable general insurance policies.

This Policy Contract has been issued based on the information stated in this Policy Contract. In the event the information is inaccurate, please notify us of the same in writing, by visiting any of our branches or by email to <a href="https://example.com/hello.my@tuneprotect.com">hello.my@tuneprotect.com</a>, within fifteen (15) days of the receipt of your Policy Contract, with the required proof, to enable us to make the necessary amendments. In the event no notification is received, the information in the Policy Contract shall be deemed accurate and the Policy Contract in full effect. Please note that this Schedule and Policy Contract shall be read as one.

The benefit(s) payable under eligible certificate/policy/product 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).

Comprehensive Coverage	MYR
Additional Coverage Perlindungan Tambahan	Premium in MYR

<sup>\*</sup>Details of Additional Coverage and Premium shall be shown in the Comprehensive Coverage table below.

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Comprehensive Coverage			MYR
Windscreen Sum Insured	: NIL		
Vehicle Accessories Sum Insured	: NIL		
Named Driver			0.00
		Total Additional Coverage	0.00*
		Premium	

Only The Extensions, Endorsement And / Or Warranties Indicated Below Apply To This Quotation.

Hanya Lanjutan, Endorsemen dan / atau Warranti sepertimana yang dinyatakan di bawah ini boleh diguna pakai dalam sebut harga ini.

MTEX0001 1 - Excess All Claims

MTTR0014 14 - Transfer Of Interest

MTAG0087 87 - Agreed Value Clause

MTCE002F 2(f) - Compulsory Excess

Authorised Driver Pemandu yang Diberi Kuasa

**VEERU** 

Geographical Area Kawasan Geografi: Malaysia, Republic of Singapore and Negara Brunei Darussalam.

Limitations as to Use *Had Pengunaan:* As described in the Certificate of Insurance *Seperti yang tertera dalam Sijil Insurans* Note / Nota:

- 1. This Quotation is valid for 60 days from the date of quotation issuance or generation / Sebutharga ini sah selama 60 hari dari tarikh sebutharga ini dikeluarkan
- 2. You are advised to insure your vehicle adequately based on the current market value and to avoid over/under-insurance. / Anda dinasihatkan untuk menginsuranskan kenderaan anda dengan cukup berdasarkan nilai pasaran semasa demi mengelakkan insurans terlebih/terkurang.
- 3. Should you over-insure your vehicle, the amount payable in the event of a total loss of your vehicle shall be the market value at the time of the loss or the Sum Insured, whichever is lesser. This may occur when you are required by your financier to insure your vehicle at a higher Sum Insured to cover your outstanding loan balances, unless your vehicle is insured under Agreed Value Clause. / Jika anda terlebih menginsuranskan kenderaan anda dan sekiranya berlaku kerosakan sepenuhnya terhadap kenderaan anda, jumlah yang perlu dibayar adalah nilai pasaran semasa ketika kerosakan tersebut atau Jumlah Diinsuranskan, yang mana lebih kecil. Ini mungkin berlaku apabila anda dikehendaki oleh pembiaya anda untuk menginsuranskan kenderaan anda pada Jumlah Diinsuranskan yang lebih tinggi untuk menampung baki pinjaman anda, melainkan kenderaan anda diinsuranskan di bawah Klausa Nilai Yang Dipersetujui.
- 4. Should you under-insure your vehicle, the amount payable in the event of a total loss of your vehicle is the market value at the time of the loss or the Sum Insured, whichever is lesser. In the event of a partial loss, you shall bear the proportionate portion of under-insurance. / Sekiranya anda terkurang menginsuranskan kenderaan anda dan sekiranya berlaku kerosakan sepenuhnya terhadap kenderaan anda, jumlah yang perlu dibayar adalah nilai pasaran semasa ketika kerosakan tersebut atau Jumlah Diinsuranskan, yang mana lebih kecil. Sekiranya berlaku kerosakan separa, anda hendaklah menanggung bahagian insurans yang terkurang insurans.
- 5. The Sum Insured is the value quoted based on the market value of your vehicle in the ISM ABI (Market Valuation System) approved by Persatuan Insurans Am Malaysia. The market value may vary at the time the policy is renewed resulting in the change of amount of premium payable./ Jumlah Diinsuranskan ialah nilai yang disebut berdasarkan nilai pasaran kenderaan anda dalam ISM ABI ABI (Sistem Penilaian Pasaran) yang diluluskan oleh Persatuan Insurans AM Malaysia. Nilai pasaran mungkin berubah pada masa polisi diperbaharui menyebabkan perubahan amaun premium yang perlu dibayar.
- 6. Kindly ensure that all your personal information and information relevant to the purchase of the Insurance Policy stated in this Quotation is true and accurate before you agree to purchase this insurance product. / Sila pastikan semua maklumat peribadi anda dan maklumat yang berkaitan dengan pembelian Polisi Insurans yang dinyatakan dalam Sebut Harga ini adalah benar dan tepat sebelum anda bersetuju untuk membeli produk insurans ini.
- 7. For more information on the effect of under-insurance and over-insurance, please refer to our Policy Wording or Tune

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authorised agent. / Untuk mendapatkan maklumat lanjut tentang akibat insurans terkurang dan lebihan insurans, sila rujuk kepada Dasar Polisi atau ejen sah Tune kami.

- 8. No refund of premium for any cancellation of policy if premium is charged on minimum premium / *Tiada bayaran balik* premium bagi sebarang pembatalan polisi sekiranya premium yang dikenakan adalah premium minima.
- 9. A compulsory excess of RM400.00 shall be borne by you if the vehicle is driven by a person who is under 21 years old, holds a Provisional (P) or Learner (L) driver's license, or is not named as an Authorised Driver in your Policy Schedule / Lebihan yang wajib berjumlah RM400.00 yang perlu and tanggung sekiranya kenderaan and dipandu oleh orang yang berumur kurang daripada 21 tahun, memegang lesen memandu Percubaan (P) atau Sementara (L), atau tidak dinamakan sebagai Pemandu yang Diberi Kuasa dalam Polisi.

Auto-Assist Contact: 1-800-22-8863

Your Servicing Partner : Fong Heng Trading (PIAM Reg No.: 74790-00)

**A27** 

Tmn Pandan Permai 2/1, Batu 7, Jln Gambang

25150 Kuantan Pahang Malaysia

Contact Details : Tel: +60129876311 Email: fongheng8163@gmail.com

Tune Insurance Malaysia Berhad

distaponon

Michael Gopalan, Regional Manager, Central Region & Corporate Direct