

TUNE PROTECT MALAYSIA

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

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



Insurance Simplified

Private Car Insurance Quotation

Policyholder <i>Pemegang Polisi</i> VG Desa Harmoni 81100 Johor Bahru Johor Malaysia	Quotation No. <i>No. Sebut Harga</i> 1000034608 Period of Insurance <i>Tempoh Perlindungan</i> 25 May 2025 to 24 May 2026 Midnight
Identification Type & No. <i>Jenis Pengenalan & No</i> MyKad ID : 990819098789	Coverage <i>Jenis Perlindungan</i> Comprehensive Coverage Vehicle Use <i>Kegunaan Kenderaan</i> Private Use (Drive to Work / Daily use)

Motor Vehicle Information <i>Butiran Kenderaan</i>	Description	MYR
Vehicle Registration No. <i>No. Pendaftaran Kenderaan</i>	Basic Premium <i>Premium Asas</i>	470.93
Your Estimated Value incl. Accessories <i>Nilai Anggaran anda termasuk Aksesori</i>	No Claim Discount (NCD) 0.00 % <i>Diskaun Tanpa Tuntutan</i>	0.00
Excess <i>Lebihan yang Dikenakan</i>	NCD Effective Date <i>Berkuatkuasa dari</i>	
Make <i>Buatan</i>	Add'l Coverage Premium* <i>Perlindungan Tambahan</i>	0.00*
Model <i>Model</i>	Gross Premium <i>Premium Kasar</i>	470.93
Year of Manufacture <i>Tahun Diperbuat</i>	Rebate(0.00%) <i>Rebat</i>	0.00
Seating Capacity Incl.Driver <i>Muatan Tempat Duduk Termasuk Pemandu</i>	Service Tax(8%) <i>Cukai Perkhidmatan</i>	37.67
Engine No. <i>No. Enjin</i>	Stamp Duty <i>Duti Setem</i>	10.00
Chassis No. <i>No. Casis</i>	Total Payable <i>Jumlah yang Perlu Dibayar</i>	518.60
Engine Capacity <i>Keupayaan Enjin</i>	Act Premium <i>Akta Premium</i>	323.63

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 hello.my@tuneprotect.com, 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.

*Details of Additional Coverage and Premium shall be shown in the Comprehensive Coverage table below.

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 <i>Perlindungan Tambahan</i>	Premium in MYR

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Comprehensive Coverage		MYR
Windscreen Sum Insured	: NIL	
Vehicle Accessories Sum Insured	: NIL	
Named Driver		0.00
Total Additional Coverage Premium		0.00*
<p>Only The Extensions, Endorsement And / Or Warranties Indicated Below Apply To This Quotation.</p> <p><i>Hanya Lanjutan, Endorsemen dan / atau Warranti sepertimana yang dinyatakan di bawah ini boleh diguna pakai dalam sebut harga ini.</i></p> <p>MTMV0113 113-Ref. to Motor Vehicle Market Valuation System</p> <p>Authorised Driver <i>Pemandu yang Diberi Kuasa</i> VG</p> <p>Geographical Area <i>Kawasan Geografi</i>: Malaysia, Republic of Singapore and Negara Brunei Darussalam.</p> <p>Limitations as to Use <i>Had Penggunaan</i>: As described in the Certificate of Insurance <i>Seperti yang tertera dalam Sijil Insurans</i></p> <p>Note / Nota:</p> <ol style="list-style-type: none"> This Quotation is valid for 60 days from the date of quotation issuance or generation / <i>Sebut harga ini sah selama 60 hari dari tarikh sebut harga ini dikeluarkan</i> You are advised to insure your vehicle adequately based on the current market value and to avoid over/under-insurance. / <i>Anda dinasihatkan untuk menginsuranskan kenderaan anda dengan cukup berdasarkan nilai pasaran semasa demi mengelakkan insurans terlebih/terkurang.</i> 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. / <i>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 Klausula Nilai Yang Dipersetujui.</i> 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. / <i>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.</i> 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. / <i>Jumlah Diinsuranskan ialah nilai yang disebut berdasarkan nilai pasaran kenderaan anda dalam ISM 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.</i> 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. / <i>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.</i> For more information on the effect of under-insurance and over-insurance, please refer to our Policy Wording or Tune authorised agent. / <i>Untuk mendapatkan maklumat lanjut tentang akibat insurans terkurang dan lebih insurans, sila rujuk kepada Dasar Polisi atau ejen sah Tune kami.</i> No refund of premium for any cancellation of policy if premium is charged on minimum premium / <i>Tiada bayaran balik premium bagi sebarang pembatalan polisi sekiranya premium yang dikenakan adalah premium minima.</i> 		

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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 / *Lebih 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

Michael Gopalan, Regional Manager, Central Region & Corporate Direct