

# 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](http://tuneprotect.com) E: [hello.my@tuneprotect.com](mailto:hello.my@tuneprotect.com)



Insurance Simplified

## Private Car Insurance Policy Schedule

Policyholder <i>Pemegang Polisi</i> VEERU	Policy No. <i>No. Polisi</i>	402000047400
Dymm Sultan Kelantan 12 15500 Kota Bharu Kelantan Malaysia	Period of Insurance <i>Tempoh Perlindungan</i>	07 May 2025 to 06 May 2026 Midnight
Identification Type & No. <i>Jenis Pengenalan &amp; No.</i> MyKad ID : 940630123455	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>	WYQ9503	Basic Premium <i>Premium Asas</i>	1,401.19
Your Estimated Value incl. Accessories <i>Nilai Anggaran anda termasuk Aksesori</i>	RM 29,189.00 Agreed Value	No Claim Discount (NCD) 0.00% <i>Diskaun Tanpa Tuntutan</i>	0.00
Excess <i>Lebihan yang Dikenakan</i>	RM 0.00	NCD Effective Date <i>Berkuatkuasa dari</i>	07 May 2025
Make <i>Buatan</i>	TOYOTA	Add'l Coverage Premium* <i>Perlindungan Tambahan</i>	0.00
Model <i>Model</i>	VIOS	Gross Premium <i>Premium Kasar</i>	1,401.19
Year of Manufacture <i>Tahun Diperbuat</i>	2013	Rebate(0.00%) <i>Rebat</i>	0.00
Seating Capacity Incl.Driver <i>Muatan Tempat Duduk Termasuk Pemandu</i>	5	Service Tax (8%) <i>Cukai Perkhidmatan</i>	112.10
Engine No. <i>No. Enjin</i>	1NZY769190	Stamp Duty <i>Duti Setem</i>	10.00
Chassis No. <i>No. Casis</i>	PN153HY9307173962	Total Payable <i>Jumlah yang Perlu Dibayar</i>	1,523.29
Engine Capacity <i>Keupayaan Enjin</i>	1497 C.C	Act Premium <i>Akta Premium</i>	493.99

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](mailto: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](http://www.pidm.gov.my)).

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Comprehensive Coverage	MYR
Additional Coverage <i>Perlindungan Tambahan</i>	Premium in MYR
Named Driver	0.00
Total Additional Coverage Premium	0.00*
Only The Extensions, Endorsement And / Or Warranties Indicated Below Apply To This Policy. <i>Hanya Lanjutan, Endorsemen dan / atau Warranti sepertimana yang dinyatakan di bawah ini boleh diguna pakai dalam polisi ini.</i> MTEX0001 1 - Excess All Claims MTTR0014 14 - Transfer Of Interest MTAG0087 87 - Agreed Value Clause MTCE002F 2(f) - Compulsory Excess Authorised Driver <i>Pemandu yang Diberi Kuasa</i> VEERU  Geographical Area <i>Kawasan Geografi</i> : Malaysia, Republic of Singapore and Negara Brunei Darussalam.  Limitations as to Use <i>Had Penggunaan</i> : As described in the Certificate of Insurance <i>Seperti yang tertera dalam Sijil Insurans</i>  Note / Nota: <ol style="list-style-type: none"><li>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></li><li>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 / <i>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.</i></li></ol> Auto-Assist Contact: 1-800-22-8863 Your Servicing Partner : (PIAM Reg No.: ) Contact Details :	

Tune Insurance Malaysia Berhad

Jubin Mehta, Chief Executive Officer

**Certificate of Insurance / Sijil Insurans**

ROAD TRANSPORT ACT, 1987 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS) RULES 1959 (MALAYSIA)

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) ACT (CAP 189) (REPUBLIC OF SINGAPORE)

MOTOR VEHICLES (THIRD PARTY RISKS AND COMPENSATION) RULES 1960 (REPUBLIC OF SINGAPORE)

MOTOR VEHICLES INSURANCE (THIRD PARTY RISKS) ACT (CAP 90) NEGARA BRUNEI DARUSSALAM

Certificate No. : 402000047400

No.Sijil

- |   |               |
|---|---------------|
| 1. Name of Policyholder<br><i>Nama Pemegang Polisi</i>  | : VEERU       |
| 2. Index Mark and Registration Number of Vehicle<br><i>Tanda Indeks Dan Nombor Pendaftaran Kenderaan</i>  | : WYQ9503     |
| 3. Effective date of the Commencement of Insurance for the purposes for the Regulations, Ordinance or Enactment<br><i>Tarikh efektif permulaan insuran untuk kegunaan Ordinan</i> | : 07 May 2025 |
| 4. Date of Expiry of the Insurance<br><i>Tarikh Luput Insuran</i>   | : 06 May 2026 |
| 5. Persons or Classes of Persons entitled to drive <i>Orang atau kelas orang yang layak memandu</i>   |               |
| a) The Policyholder <i>Pemegang Polisi</i>  |               |
| b) Any other person who is driving on the Policyholder's order or with his permission <i>Orang lain yang memandu atas arahan atau keizinan Pemegang Polisi</i>                    |               |

Provided that the person driving is permitted in accordance with the licensing or other laws or regulations to drive the Motor Vehicle or has been so permitted and is not disqualified by order of a Court of Law or by reason of any enactment or regulation in that behalf from driving the Motor Vehicle. *Dengan syarat bahawa orang yang memandu itu dibenarkan memandu kenderaan berenjin atau telah dibenarkan memandu dan tidak ditbatal oleh perintah Mahkamah Undang-Undang mengikut perlesenan atau undang-undang atau peraturan lain bagi memandu kenderaan berenjin dan telah dibenarkan dan tidak hilang kelayakan atas perintah Mahkamah Undang-undang atau atas sebab mana-mana enakmen atau peraturan berkenaan pemanduan kenderaan bermotor.*

6. Limitations as to use\* *Had Penggunaan*

Use only for social, domestic, leisure and the Policyholder's business. This Policy does not cover hire or reward, racing, pace-making reliability trial, speed-testing, for the carriage of goods (other than samples) in connection with any trade or business or use for any purpose in connection with the motor trade. *Digunakan hanya untuk tujuan sosial, domestik dan persiaran dan untuk perniagaan Pemegang Polisi. Polisi ini tidak melindungi kegunaan untuk sewaan atau ganjaran, perlumbaan, mengkadar kelajuan, ujian kebolehppercayaan, ujian kelajuan, membawa barangan (selain daripada sampel) yang berkaitan dengan apa-apa pekerjaan atau perniagaan.*

\*Limitations rendered inoperative by Section 95 of the Road Transport Act 1987 (Malaysia) or Section 8 of the Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore or Section 7 of the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam are not included under this heading. *Had yang dikira terbatal di bawah Seksyen 95 Akta Pengangkutan Jalanraya (Malaysia), 1987 atau Seksyen 8 Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga Dan Pampasan) (Kap 189) Republik Singapura dan Seksyen 7 Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam tidak termasuk dibawah tajuk ini.*

**IMPORTANT**

- a) If You are involved in an accident, You must report to the Police within 24 hours from the Accident.
- b) No repairs may be authorised to Your Car without our written consent.
- c) If you are involved in an accident causing injury to any person or damage to any property or other vehicle, you must:
  - i) try to exchange insurance particulars with owners of vehicles involved.
  - ii) try to obtain the name and address of any witness to the accident.
  - iii) report to Us immediately.
  - iv) refer to Us immediately all communications received from the police authorities.
  - v) refer to Us immediately all communications received from third parties unanswered.

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vi) not pay money to any party involved in the accident without Our written permission.

I/We hereby certify that the Policy to which this Certificate relates is issued in accordance with the provisions of Part IV of the Road Transport Act, 1987 (Malaysia), Motor Vehicles (Third Party Risks and Compensation) Act (Cap 189) Republic of Singapore and the Motor Vehicles Insurance (Third Party Risks) Act (Cap 90) Negara Brunei Darussalam. *Saya/Kami dengan ini mengesahkan bahawa Polisi di mana Sijil ini dikeluarkan adalah tertakluk kepada peruntukan Bahagian IV Akta Pengangkutan Jalan, 1987 (Malaysia), Akta Kenderaan Bermotor (Risiko Keatas Pihak Ketiga dan Pampasan) (Kap 189) Republik Singapura dan Akta Insurans Kenderaan Bermotor (Risiko Keatas Pihak Ketiga) (Kap 90) Negara Brunei Darussalam.*

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A handwritten signature in black ink, appearing to read "Jubin Mehta".

Jubin Mehta, Chief Executive Officer