## TUNE PROTECT MALAYSIA

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

Damansara Heights, 50490 Kuala Lumpur.
T: 1800 88 5753 F: +603-2094 1366 W: tuneprotect.com E: hello.my@tuneprotect.com



# Private Car Insurance Policy Schedule

Policyholder Pemegang Polisi Sree		Policy No. No. Polisi	402000049102
Jabatan Pendidikan 05604 Alor Star Kedah Malaysia Identification Type & No. Jenis Pengenalan & No. MyKad ID: 990902016892		Period of Insurance Tempoh Perlindungan	25 May 2025 <i>to</i> 24 May 2026 Midnight
		Coverage Jenis Perlindungan	Comprehensive Coverage
		Vehicle Use Kegunaan Kenderaan	Private Use (Drive to Work / Daily use)
Motor Vehicle Information Butiran Kenderaan		Description	MYR
Vehicle Registration No. No. Pendaftaran Kenderaan	AHM7070	Basic Premium Premium Asas	816.64
Your Estimated Value incl. Accessories Nilai Anggaran anda termasuk Aksesori	RM 12,120.00 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	25 May 2025
Make Buatan	PROTON	Addt'l Coverage Premium* Perlindungan Tambahan	0.00
Model	PERSONA	Gross Premium Premium Kasar	816.64
Model Year of Manufacture	2011	Rebate(0.00%) <i>Rebat</i>	0.00
Tahun Diperbuat		Service Tax (8%) Cukai Perkhidmatan	65.33
Seating Capacity Incl.Driver  Muatan Tempat Duduk  Termasuk Pemandu	5	Stamp Duty Duti Setem	10.00
Engine No. <i>No. Enjin</i>	S4PHQZ6437	Total Payable Jumlah yang Perlu Dibayar	891.97
Chassis No. No. Casis	PL1CM6SRRBG319719	Act Premium Akta Premium	366.84
Engine Capacity Keupayaan Enjin	1597 C.C		

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).

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

## TUNF PROTECT MAI AYSIA

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# **Private Car Insurance Policy Schedule**

Comprehensive Coverage	MYR
Additional Coverage Perlindungan Tambahan	Premium in MYR
Named Driver	0.00
	Total Additional Coverage 0.00*
	Premium

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

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

MTAG0087 87 - Agreed Value Clause

MT\_NMD\_CLS Named Driver

Authorised Driver Pemandu yang Diberi Kuasa

Sree

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. 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.
- 2. 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

Justielet

Jubin Mehta, Chief Executive Officer

#### TUNF PROTECT MAI AYSIA

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## 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. : 402000049102 No.Sijil

Name of Policyholder Nama Pemegang Polisi

Index Mark and Registration Number of Vehicle Tanda Indeks Dan Nombor Pendaftaran Kenderaan

Effective date of the Commencement of Insurance for the : 25 May 2025 purposes for the Regulations, Ordinance or Enactment Tarikh efektif permulaan insuran untuk kegunaan Ordinan

Date of Expiry of the Insurance Tarikh Luput Insuran

: Sree

: AHM7070

: 24 May 2026

- 5. Persons or Classes of Persons entitled to drive Orang atau kelas orang yang layak memandu
  - The Policyholder Pemegang Polisi
  - Any other person who is driving on the Policyholder's order or with his permission Orang lain yang memandu atas arahan atau keizinan Pemegang Polisi

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 dibenarka 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.

Limitations as to use\* Had Pengunaan

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 kebolehpercayaan, 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.
- If you are involved in an accident causing injury to any person or damage to any property or other vehicle, you must: c)
  - 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 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.

Tune Insurance Malaysia Berhad

Jubin Mehta, Chief Executive Officer