



SME  
**EZY**

**Group Hospitalisation &  
Surgical (GHS - Activ8)**  
**PRODUCT DISCLOSURE SHEET**



**IMPORTANT NOTE**

Read this Product Disclosure Sheet before you decide to take up this SME EZY Group Hospitalisation & Surgical (Activ8). Be sure to also read the general terms and conditions.

<b>Name of Product</b>	SME EZY Group Hospitalisation & Surgical (Activ8)
<b>Date</b>	DD/MM/YYYY

**What Is This Product About?**

This plan provides reimbursement for hospitalisation and surgical expenses incurred during an admission at a hospital. Upon signing up, you are required to complete full three (3) years coverage from inception.

It comes with guaranteed renewal for two (2) years and fixed premium for three (3) years from commencement date. It is yearly renewable as we require annual premium to be paid instead of three (3) years premium at once.

There is a wellness programme attached to the plan known as Activ8, whereby the enrolled employee may be rewarded with an increased Overall Annual Limit at the next policy anniversary, depending on the results of a yearly health assessments and fulfilling other eligible criteria.

This is a pure protection product and it does not provide any savings or investment elements.

**Who Can Be Covered Under This Plan?**

Companies that are legal entities registered in Malaysia with a minimum number of 5 up to a maximum of 250 full time permanent employees. Part time and contract employees are not eligible.

Participation of your employees is on a compulsory basis and coverage can be extended to their dependants. If you choose to extend coverage to dependants, participation will be on a compulsory basis.

Activ8 is only eligible for participation by the employee and not their dependants.

**TUNE PROTECT VENTURES SDN BHD**

Company No.: 202101038926 (1439226-H)

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## What Are The Benefits Provided?

The benefit of your plan is subjected to the yearly Overall Annual Limit and the respective benefits limits as stated in the Schedule of Benefits.

HOSPITALISATION & SURGICAL BENEFIT		Plan 1	Plan 2	Plan 3	Plan 4
Hospital Benefits					
1	Hospital Room & Board <i>(Per day up to maximum 180 days per disability)</i>	RM90	RM150	RM200	RM250
2	Intensive Care Unit <i>(Maximum 30 days per disability)</i>	As Charged			
3	Hospital Supplies and Services				
Surgical Benefits					
4	Surgical Fees	As Charged			
5	Anaesthetic Fees				
6	Operating Theatre Charges				
Non-Surgical Benefits					
7	In-Hospital Physician Visit <i>(Maximum 2 visits per day, up to 180 days per disability)</i>	As Charged			
8	Pre-Hospitalisation Diagnostic Tests <i>(Within 60 days prior to admission)</i>				
9	Pre-Hospitalisation Consultation & Medication <i>(Within 60 days prior to admission)</i>				
10	Post-Hospitalisation Treatment <i>(Within 90 days after discharge)</i>				
11	Second Surgical Opinion				
Outpatient Benefits					
12	Day Care Procedure & Surgery	As Charged			
13	Emergency Accidental Outpatient Treatment <i>(Within 24 hours after accident and follow-up treatment within 60 days)</i>				

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14	Accidental Dental Treatment <i>(Within 24 hours after accident and follow-up treatment within 14 days)</i>				
HOSPITALISATION & SURGICAL BENEFIT		Plan 1	Plan 2	Plan 3	Plan 4
15	Ambulance Fees <i>(Resulting in hospitalisation)</i>	As Charged			
16	Outpatient Kidney Dialysis Treatment				
17	Outpatient Cancer Treatment				
18	Emergency Outpatient Sickness Treatment (10pm-8am)	Reimbursement up to RM 100 per visit			
Other Benefits					
19	Government Hospital Daily Cash Allowance <i>(Maximum 180 days per disability)</i>	RM100	RM100	RM200	RM200
20	Medical Report Fees	Reimbursement up to RM100 per disability			
Overall Annual Limit		RM 20,000	RM 40,000	RM 50,000	RM 100,000
Traditional & Complementary Medicine (T&CM)  <ul style="list-style-type: none"><li>• Traditional Malay Medicine</li><li>• Traditional Chinese Medicine</li><li>• Traditional Indian Medicine</li><li>• Homeopathy</li><li>• Chiropractic Treatment</li><li>• Osteopathy</li><li>• Islamic Medical Practice</li></ul> <i>(Within 90 days after discharge)</i>		Reimbursement up to RM180 per visit RM10,000 per year			
Outpatient Physiotherapy Treatment <i>(Within 90 days after discharge)</i>		Reimbursement up to RM5,000 per year			
Funeral Allowance (All Causes)		RM10,000 per life assured			

## What Is Activ8?

Activ8 includes:

- a) providing access to health tools;
- b) completing and submitting health assessments as and when required by us; and
- c) participating in health coaching programmes organised for eligible employees

for each policy year.

Participation and completion in Activ8 entitle the enrolled employees to be rewarded with an increased Overall Annual Limit if employee fulfils the eligible criteria.

Upon completing Activ8, each employee shall be graded based on the predefined scoring system which comes with three (3) tiers, which are: ❤️, ❤️❤️ and ❤️❤️❤️. For the initial policy year, each enrolled employee shall start from ❤️.

Employee who does not perform any health assessment throughout the policy period shall remain at ❤️ upon next policy anniversary.

The health assessment is to be conducted on an annual basis for the first two (2) policy years.

At the policy anniversary, we will determine the reward tier the employee belongs to, based on the latest available Health Assessment results submitted during the past policy year. We will assign the rewards based on their respective reward tiers, effective for one year from the next policy anniversary.

The benefits for each enrolled employee are subject to their achievement on respective tiers as below.

Tier	Adjustment to Overall Annual Limit (From ❤️ Tier)
❤️	None
❤️❤️	+50%
❤️❤️❤️	+100%

The adjustments to the Overall Annual Limit will be awarded at the next policy anniversary following the completion of Activ8. Adjustment to Overall Annual Limit starts from ❤️ as the base tier. The reward is valid for one (1) year.

## How Much Premium Do You Have To Pay?

The annual premium that you have to pay and the policy terms may vary depending on the choice of plan selected, group size and profile of your employees for each policy year.

## Is The Premium Guaranteed Upon Renewal?

The premium rates are guaranteed and fixed for three (3) years after which we reserve the right to revise the rate by giving you thirty (30) days' notice in writing before completion of the third policy year.

## What Are The Fees And Charges That You Have To Pay?

In addition to the premium, you will need to pay:

- Commission or referral fees up to 10% (if sold through our intermediary) of your premium which is included in the premium paid
- Annual Managed Care Organisation (MCO) fees of RM18 per member
- Activ8 annual subscription fees of RM90 per employee (RM60 plus RM30 for each blood test administered)
- Stamp duty
- Applicable tax imposed by the Malaysian Government at the prevailing rate

## What Are Some Of The Key Terms And Conditions That You Should Be Aware Of?

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions.*

### Importance Of Disclosure

You must disclose truthfully all material facts such as type of business and industry, nature of occupations and any information that could affect the risk profile such as the ages of the employees and dependants.

You must also inform all relevant employees and dependants they are required to declare truthfully their medical conditions, otherwise effective cover will be void at inception.

### 15 Days Free-Look Period

If you are not satisfied with this policy and no claim has been made, you may cancel this policy within fifteen (15) days from the date you receive the policy contract. We shall refund the premium paid by you.

### Waiting Period

The Life Assured will only be eligible for this benefit after the waiting periods which are:

- a) Non accidental events – first thirty (30) days from the start of the coverage of the benefit
- b) Specified Illnesses – first one hundred and twenty (120) days from the start of the coverage of the benefit
- c) Pre-existing Condition – twelve (12) months from the start of the coverage of the benefit

The waiting period will only be applicable during the first year of cover, and not on subsequent renewals.

For take-over policies, no waiting period shall apply and is subject to our terms and conditions including the below requirements:

- a) A copy of previous/existing Benefit Schedule, member listing and claim details to be submitted
- b) Plan benefits (e.g. Room & Board benefits) offered for take-over is equal or less than existing/previous cover.

We have the right to decline take-over application.

### Duration Of Coverage

Duration of coverage is one (1) year. The renewability for this plan is guaranteed for two (2) years subject to timely premium payments and the qualification of at least five (5) employees at the policy anniversary.

Unless renewed, the coverage will cease on the policy anniversary and we shall strictly not be liable for any expenses that take place after the policy anniversary.

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## Claim Notification

The policyholder and life assured should make every effort to notify us through the Tune Protect App of their claims as soon as possible within thirty (30) days from the event date. Any delay in doing so may cause difficulty for us to assess claims. For more information, please refer to the Claims Guide at our website.

## Implications Of Switching Policy To Another Insurer

It may not be advantageous to switch from one insurance plan to another, as you may be subjected to new underwriting requirements, full waiting period and any applicable period for the exclusion of specified illnesses/pre-existing conditions of the new policy. Please check out the detailed terms and conditions before making a decision.

## What are the exclusions under this plan?

*Note: This list is non-exhaustive. Please refer to the policy contract for the terms and conditions.*

This policy has certain exclusions meaning situations where we do not pay certain benefit.

We shall not pay any benefit caused directly or indirectly, wholly or partly, for any one of the following:

1. Pre-existing conditions within twelve (12) months from the commencement of coverage duration; or
2. Specified illnesses within one hundred and twenty (120) days from the commencement of coverage duration; or
3. Any disability (except for injury due to accident) and its signs or symptoms that appear within thirty (30) days from the commencement of coverage duration; or
4. Plastic/cosmetic surgery or treatment, or treatment of its complications; or
5. Circumcision unless it is medically necessary for the treatment of a disease; or
6. Corrective treatment for refractive errors, corrective glasses or contact lenses; or
7. Use or acquisition of all appliances and the rental charges for the use of such devices; or
8. Pacemakers, implantable cardiac/cardioverter defibrillator (ICD) and cochlear implants; or
9. Dental conditions not necessitated by accidental injuries; or
10. Private nursing, rest cures or sanatoria care, illegal drugs, intoxication, sterilisation, venereal disease and its sequelae; or
11. Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) and Human Immunodeficiency Virus (HIV) related diseases or its sequelae and any communicable diseases requiring quarantine by law; or
12. Any treatment or assessment for Congenital Conditions and Hereditary; or
13. Pregnancy related conditions, childbirth, prenatal or postnatal care, contraceptive methods (includes birth control), test or treatment pertaining to infertility, erectile dysfunction, impotence or sterilisation; or
14. Care and treatment that is experimental, investigative, or is an unproven treatment or service and not in accordance to accepted professional medical standards and/or is not medically necessary; or
15. Hospitalisation primarily for investigatory purposes or preventive treatments/supplements or supplies; or
16. Treatment for injuries sustained while committing a crime, while under influence of mind-altering substance, or suicide, attempted suicide or self-inflicted injuries while sane or insane; or
17. Any forms of war, riot, insurrection, explosion of war weapons, terrorism related activity, active duty in any armed forces or direct participation in strikes.

## Can You Cancel Your Policy?

You may cancel your policy by submitting your request via email at [hello.tpv@tuneprotect.com](mailto:hello.tpv@tuneprotect.com).

If you cancel after the fifteen (15) days free-look period, you will receive a refund premium according to the table below provided that no claims have been made.

Period not exceeding	Refund of Yearly Premium Paid
1 month	80%
2 months	70%
3 months	60%
4 months	50%
5 months	40%
6 months	30%
7 months	25%
8 months	20%
9 months	15%
10 months	10%
11 months	5%
Period exceeding 11 months	No refund

If you cancel this policy or terminate Activ8 prior to the completion of the three (3) year period:

- You shall reimburse us any expenses incurred for Activ8 if you have received such subsidy from us through any promotional campaigns.
- You shall reimburse us for the incremental medical benefits utilized over the three (3) year period that would not be otherwise granted due to early termination of three (3) year period.

## What Do You Need To Do If There Are Changes To The Contact Details?

It is important to inform us on any changes in your contact details by updating via email at [hello.tpv@tuneprotect.com](mailto:hello.tpv@tuneprotect.com) to ensure that all correspondences reach you in a timely manner.

## Where Can You Get Further Information?

If You have any further enquiries or if you wish to know if there are any other similar types of cover available from us, please visit our website at [tuneprotect.com](https://tuneprotect.com) or email us at [hello.tpv@tuneprotect.com](mailto:hello.tpv@tuneprotect.com).



### IMPORTANT NOTE

YOU SHOULD SATISFY YOURSELF THAT THIS PLAN WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH OUR INTERMEDIARY OR CONTACT US DIRECTLY FOR MORE INFORMATION.

Tune Protect Ventures Sdn Bhd (TPV) is an approved participant in the Bank Negara Malaysia (BNM) Financial Technology Regulatory Sandbox. Approval would be required to be licensed under Financial Services Act 2013 (FSA) upon graduation from the Sandbox.

The information provided in this Product Disclosure Sheet is valid as DD/MM/YYYY.

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