

## **Product Information & Claims Process**

### **1. Product Information**

#### **Underwriting & Insurance Protection**

- The insurance is underwritten by **Tune Insurance Malaysia Berhad**.
- Tune Insurance Malaysia Berhad is a member of **PIDM (Perbadanan Insurans Deposit Malaysia)**.



- Benefits payable under eligible policies are protected by PIDM up to specified limits.
- For more information, refer to PIDM's **TIPS Brochure** or visit [www.pidm.gov.my](http://www.pidm.gov.my).

*Note: All Product Disclosure Sheets (PDS) will include the PIDM clause and be updated on the distributor site's product page.*

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### **2. How to File a Claim**

#### **Step 1: Submit Your Claim via Email**

Send an email to **partnership.support@tuneprotect.com** with all required documents attached.

#### **Step 2: Prepare and Submit the Required Documents**

Ensure that you provide the following essential documents:

- **Completed Claim Form & E-Payment Form**
- **Copy of NRIC (National Registration Identity Card)**
- **Bus Ticket (with Unique Ticket Reference Code)**

*Additional evidence may be required depending on the circumstances of the claim.*

## **Types of Claims & Required Supporting Documents**

### **1. Accidental Death**

- Death Certificate
- Copy of the police report of the accident
- Post Mortem Report

### **2. Permanent Disablement**

- Detailed Medical Report
- Copy of the police report of the accident
- Photographs depicting the injured limbs

### **3. Medical Expenses**

*(Applicable for claims exceeding RM500.00)*

- Medical Report
- Original Medical Bills/Receipts
- Doctor's note stating the diagnosis

### **4. Daily Hospital Allowance**

- Hospital Discharge Note

### **5. Bus Delay**

- Written confirmation from the bus company on:
  - Duration of the delay
  - Number of hours affected

### **6. Loss of Personal Belongings**

- Police report confirming the loss
- Original purchase receipts of lost items

### **7. Trip Cancellation**

*(Applicable for trip cancellation due to medical emergencies, death, or natural disasters)*

- Medical Report or Death Certificate *(for the insured person or an immediate family member)*
- Proof of relationship between the insured person/deceased and the immediate family member
- Proof of hospitalization *(for own self)*
- Photographs showing damage to residence due to a natural disaster
- Pre-Paid Bus Ticket