


<p>PRODUCT DISCLOSURE SHEET</p> <p>Dear Customer, This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Termite Shield Insurance</p>	 A PIDM Member
Other customers have read this PDS and found it helpful, you should read it too.	Date: 30/04/2026

1. What is Termite Shield Insurance?

Termite Shield provides coverage for damage to home content, furniture, fixtures, and fittings caused by reinfestation subsequent to extermination of termites offered under specific Rentokil termite control services.

2. Know Your Coverage




As an illustration, for RM 45.00 annually (Plan 1), you will receive the following **coverage**:

This policy covers :		This policy excludes :
Coverage	Annual Aggregate Limit	<ul style="list-style-type: none"> a. Loss / damage due to war, nuclear, invasion, act of foreign enemy, strike riot and civil commotion b. Fire, lightning, theft, burglary, flood, convulsion of nature etc c. Consequential losses of any kind d. Legal liability of any kind e. Scratching, denting, breakage of glass, china, earthenware and other articles of brittle nature f. Any loss or damage arising from a Building which is Vacant and Unattended g. Any loss or damage arising from a Building not conforming to construction class C1A and C1B h. Manuscripts, plans, designs, models molds, deeds, securities, stamps, cheques, money i. Loss or damage arising from wear and tear, depreciation, gradual deterioration, mildew, moth, vermin (except termite) j. Loss due to the dishonest acts of the Insured or any person acting on his behalf. k. Faulty or defective design, materials or workmanship.
Damage to home content, furniture, fixtures, and fittings	Up to RM 7,500	

The above summary only provides an overview of the policy's features for your quick reference. For full details of the coverage, terms and conditions, please refer to the full policy wording.

The duration of coverage is 12 months. You need to renew your policy annually.

If you have any questions or require assistance on your Termite Shield insurance, you can:

 Call us at: 1-800-88-5753	 Visit us at: https://www.tuneprotect.com	 Email us at: hello.my@tuneprotect.com	Click here for more information
--	--	---	---

3. Know Your Obligations

For this Termite Shield insurance (Plan 1), you must pay a premium of:	
Standard Cover	RM 45.00 annually
Total Premium you must pay (excluding Stamp Duty & relevant tax, if applicable) is RM 45.00	
You also have to pay the following fees and charges:	
Commission	NA
Service Tax	8% of premium

TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad
Company No: 197601004719 (30686-K)
Level 9, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia
T: 1800 88 5753 W: tuneprotect.com

4. Other Key Terms

a. Personal Data and Privacy

You should read the Tune Protect Privacy Policy (<https://www.tuneprotect.com/privacy-policy/>) and You shall agree that all personal data provided to the Company by You and/or the Insured and/or acquired by the Company from the public domain, as well as personal data that arises as a result of the provision of cover to You and/or the Insured is subject to said Privacy Policy as may be varied from time to time.

b. Duty of Insured

You shall take all reasonable precautions to prevent claim incidents and shall agree and adhere to the inspection schedule set out by Rentokil Initial (M) Sdn. Bhd. We reserve the right to inspect the damaged property and the affected premises.

c. The claim amount will be assessed based on the cost of repairing or replacing the item of the same kind or type but not superior than the insured item when new.

d. In the event of a claim, You shall take precautions to minimize the loss/damage and notify us as soon as possible not later than 30 days after occurrence of the loss/damage. You shall also furnish us with the full particulars in writing within 30 days of the occurrence of the loss/damage.

Note: This list is **non exhaustive**. You should refer to the policy for the full list of terms and conditions.

Can I cancel my policy/certificate?

You may cancel your cover by giving 30 days' written notice to the insurance company and Rentokil. There is no refundable premium.

a) Customer's Acknowledgement*

Ensure you are filling this section yourself and are aware of what you are placing your signature for:

- I acknowledge that Tune Insurance Malaysia Berhad has provided me with a copy of the PDS
- I have read and understood the key information contained in this PDS

** A customer's acknowledgement of this PDS shall not prejudice his/her rights to seek redress in the event of subsequent dispute over the product terms and conditions.*

Name:

Date:

Note:

- You should read our privacy policy <https://www.tuneprotect.com/privacy-policy>
- You must inform us of any changes in your contact details to ensure all correspondence reaches you in a timely manner.
- You may refer to the insurance info booklet or visit www.insuranceinfo.com.my or contact us if you require additional information about personal accidental insurance.
- You should satisfy that this policy will best serve your needs. You should read the insurance policy and contact us for more information.
- The information provided in this disclosure sheet is a summary for quick and easy reference to help you better understand the product you are about to purchase. You are advised to read the policy wording for the exact terms, conditions and exclusions.

Tune Insurance Malaysia Berhad is licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

The benefit(s) payable under eligible policy 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).

TUNE PROTECT MALAYSIA

Tune Insurance Malaysia Berhad
Company No: 197601004719 (30686-K)
Level 9, Wisma Capital A, No. 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur, Malaysia
T: 1800 88 5753 W: tuneprotect.com