

PRODUCT DISCLOSURE SHEET Dear Customer, This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your MOBILE DEVICE PROTECTION (ADLD) INSURANCE POLICY (CelcomDigi Protect/Protect+ Plan)	 A PIDM Member
Other customers have read this PDS and found it helpful, you should read it too.	Date: 17/09/2026

1. What is Mobile Device Protection (ADLD) Insurance?

This policy indemnifies against any direct physical loss or physical Damage to the Mobile Device(s) due to Accidental Damage.

2. Know Your Coverage

As an illustration, by paying RM68.73 annually, you will receive the following coverages:

This policy covers :	This policy excludes :
Accidental Damage to the Mobile Device(s) and/or Device(s) insured under this policy by providing replacement of, or repair or any such costs except specifically excluded.	a) War or any act in contravention of a government prohibition or law by The Insured; b) Damage arising from detention confiscation destruction or requisition by customs or other government or public body or authority by seizure or sale under and process of law or abandonment of the Mobile Device(s) and/or Device(s); c) Any deliberate act or negligence by The Insured or any person using the Mobile Device(s) and/or Device(s) with The Insured's permission; d) The first amount of each and every loss or Damage described in the Policy Schedule as the Excess; e) Damage a result of power surge. f) Claim in respect of Accidental Damage that takes place on any type of craft used in or on water that is less than three (3) meters long. a) Internal leakage of the battery unless due to Accident; b) Any additional cost incurred to The Insured in respect of replacement of any cosmetic accessories associated with the Mobile Device(s) and/or Device(s); c) Electronic derangement or malfunction including its own ignition or burn out, whether as a result of use, misuse, test or repair; d) Loss or theft of the Mobile Device(s) and/or Device(s); e) Any loss due to unauthorized repair of the Mobile Device(s) and/or Device(s)
Plan provided are as below: Protect Plan: Single Device Protection - applicable to iPhone only. Protect+ Plan: Multi Device Protection - applicable to iPhone, iPad, Apple Watch, AirPods and/or Beats (maximum up to 4 devices and limited to one (1) device per category).	
The above summary only provides an overview of the product's features for your quick reference. For full details of the coverage, terms and conditions, please refer to the full policy wording.	
Period of cover is on Monthly cover or 12-months cover or 24-months cover.	

If you have any questions or require assistance on your **Mobile Device Protection (ADLD)** insurance, you can:

 Call us at 1-800-88-5753 Monday – Thursday: 9.00am to 5.00pm Friday: 9.00am to 4:30pm	 Email us at: hello.my@tuneprotect.com
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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

3. Know Your Obligations

For this Mobile Device Protection (ADLD) insurance, you must pay a premium contribution of (including Commission of 25%, excluding Service Tax of 8%):	
Premium is based on the Mobile Device sum insured, as sample: Value of the Protect Plan (Sum Insured): RM 11,000.00	
Protect Plan	Monthly cover: RM 3.70 per month 12-months cover: RM 84.85 (for 12 months period) 24-months cover: RM 169.70 (for 24 months period)
Premium is based on the total Protect+ Plan sum insured, as sample: Value of the total Protect+ Plan (Sum Insured): RM 11,000.00	
Protect+ Plan	Monthly cover: RM 6.40 per month 12-months cover: RM 116.50 (for 12 months period) 24-months cover: RM 232.95 (for 24 months period)
You also have to pay the following fees and charges:	
(+) Service Tax	8% of premium
Total Premium payable:	
Protect Plan	Monthly cover: RM 4.00 per month 12-months cover: RM 91.64 (for 12 months period) 24-months cover: RM 183.28 (for 24 months period)
Protect+ Plan	Monthly cover: RM 6.91 per month 12-months cover: RM 125.82 (for 12 months period) 24-months cover: RM 251.59 (for 24 months period)

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) Importance of Disclosure

- You must disclose all facts in your Declaration fully and faithfully. If you fail to do so, your policy may be void.

c) Duty of Assured

You should always take all reasonable precautions for the safety and protection of the Mobile Device(s) and/or Device(s).

d) Premium Warranty

You must pay the premium, and the premium must be received by the insurer within thirty (30) days from the policy/ endorsement/renewal certificate inception date.

e) Submission of Claim

No benefit shall be payable for any Claim filed to us beyond a period of one (1) year from the Date of Incident. You need to provide all necessary information and assistance to enable us to settle any of the Claims.

f) Policy Expiry

Unless renewed, the coverage will cease on expiry date.

Can I cancel my policy/certificate?

Monthly cover

You may cancel your certificate of insurance by giving written notice to us. However, there will be no refund of premium is allowed.

12-months or 24-months cover

You may cancel your policy by giving written notice to us. Upon cancellation, you are entitled to a refund of premium based on pro rata basis, provided that no claim has been made during the current Period of Insurance.

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 Mobile Device Protection (ADLD) insurance (CelcomDigi).

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- *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).

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