1. What is this product about?
This Policy provides specialized dental health care plans for individual needs letting you choose the plan that suits your personal dental needs. This product covers you for dental treatment in Malaysia that you may require to maintain good oral health.

2. What are the covers / benefits provided?
This policy covers:
- Fillings
- Extractions
- Preventive oral care, Scaling and Polishing (once a year)
- Dressing
- X-Ray of tooth involved
- Medication prescribed by dental surgeon
- Root Canal Treatment
- Surgical Extraction of wisdom tooth
- Treatment of Gum Diseases
- Dentures (Qualifying periods apply)
- Crowns and Bridges (Platinum plan only, qualifying periods apply)
- Onlays (Platinum plan only, qualifying periods apply)
- Orthodontics (Platinum plan only, qualifying periods apply)
- Implants (Platinum plan only, qualifying periods apply)

Duration of cover is for one year. You need to renew your insurance cover annually.

3. How much premium do I have to pay?
The premium is calculated at a rate applied to the sum insured (full replacement value) and is charge for the full period of the contract.

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Gold Plan (RM)</th>
<th>Platinum Plan (RM)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>388.00</td>
<td>688.00</td>
</tr>
<tr>
<td>Self &amp; Spouse</td>
<td>700.00</td>
<td>1,238.00</td>
</tr>
<tr>
<td>Self &amp; 2 Children</td>
<td>950.00</td>
<td>1,660.00</td>
</tr>
<tr>
<td>Family</td>
<td>1,250.00</td>
<td>2,200.00</td>
</tr>
<tr>
<td>Each Additional Child</td>
<td>180.00</td>
<td>350.00</td>
</tr>
</tbody>
</table>
4. What is the mode of premium payment?
   You may use your credit card or debit card to make the payment

5. I don’t have a credit or debit card, can I get another person to make the payment on my behalf?
   Yes, you can.

6. Who can purchase this insurance?
   All Malaysian residents who have a permanent address in Malaysia and who are above 18 years and below 65 years only.

7. Will my premium increase as I get older?
   No, your premium will not increase as you get older.

8. Any other charges, fees and discounts?
   - Commissions paid to insurance intermediaries - 15% of premium.
   - Stamp Duty of RM10
   - Goods & Service Tax 6% of premium

9. What are the major exclusions under this policy?
   This insurance does not cover:
   - Dental treatment and replacement of prosthodontic appliances for cosmetic purposes
   - Replacement of mislaid, lost or stolen denture or bridgework
   - Dental treatments required due to willful injury.
   - Fees charged by the dentist for any services other than the oral treatment
   - Any other dental service not specifically listed on the Schedule of Benefits including oral surgery

   (Note: This list is non-exhaustive. Please refer to policy documents for full details).

10. What are some of the key terms and conditions that I should be aware of?
    - Importance of Disclosure
      Pursuant to Section 129 and Para 5 of Schedule 9 of Financial Service Act 2013 or any amendments thereof: you have a pre-contractual duty of disclosure and shall disclose all matters in this proposal form which you know or ought to know or reasonably expected to know which are relevant to the decision of the company to accept the risk or not and the rates and terms to be applied. Your duty of disclosure shall continue until the time the contract is entered into, varied or renewed.
    - Other Insurance
      The Insured shall inform the Company of any other insurance covering dental treatment in whole or in part during the term of this cover. Unless otherwise stated, the benefits recoverable hereunder shall be in excess of the benefits recoverable under such policy.
    - Upgraded Policies
      If the Insured is undergoing treatment at the time the Policy is being upgraded, the Insured will continue to be entitled to the old benefits which are payable until completion of the treatment. In respect of new treatment commencing after the date Policy is upgraded, the Insured shall be entitled to indemnity under the upgraded Policy.
    - Managed Care Organisation (MCO)
      The company has engaged UNIVERSAL MEDIDENT SDN BHD (MCO) to administer and manage the dental scheme.
    - Replacement Card
      The company will charge a minimum fee of RM3/- for all request made for replacement of card unless substantiated with a police report.

   (Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions under this policy).

11. Can I cancel my policy?
    Yes you can , you will need to return your dental card together with a letter requesting cancellation of the dental policy. Upon cancellation, you are entitled to a pro-rated refund premium, subject to a minimum premium of RM 5. If a claim has been made on the policy, there will be no refund of premium.
12. What do I need to do if there are changes to my contact/personal details?
It is important that you inform us of any changes in your contact details to ensure all correspondence reach you in a timely manner.

13. Where can I get further information?
If you have any enquiries, please contact us at:

**Tune Insurance Malaysia Berhad**
Level 9, Wisma Tune, No 19, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur

- **Telephone**: +60 3 2087 9000
- **Fax**: +60 3 2094 1366
- **Email**: tunehelp@tuneinsurance.com

**Universal Medi-dent Sdn Bhd,**
Lot 5.07, 5th Floor, Wisma Cosway, Jalan Raja Chulan 50200 Kuala Lumpur

- **Telephone**: +60 3 2070 9188, +60 3 2070 9177
- **Fax**: +603 2070 9177
- **Email**: enquiries@medident.com.my

**IMPORTANT NOTE**
YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT US DIRECTLY FOR MORE INFORMATION.

The information provided in this disclosure sheet is a brief summary for quick and easy reference. The exact terms and conditions that apply are stated in the policy contract.

_Tune Insurance Malaysia Berhad is licensed under the Insurance Act 1996 and regulated by Bank Negara Malaysia. The information provided in this Product Disclosure Sheet is valid as at March 2014._