

## MEMORANDUM

REF : TONE/20240701/01/EN  
 DATE : 1 JULY 2024  
 ATTN : TONE EXCEL AND TONE PLUS MEMBERS  
 SUBJECT: **TONE WOW GROUP TAKAFUL – LIFE & PERSONAL ACCIDENT**

Dear Esteemed Members,

Please note that TONE WOW's ('the Company') Group TAKAFUL LIFE and PERSONAL ACCIDENT policy with Zurich Insurance Group (the 'Insurer') ended on **30 June 2024**

In line with the above, there are some updates to the Company's Group TAKAFUL LIFE and PERSONAL ACCIDENT coverage and benefits which will take effect as at **1 July 2024**

1. Members who currently enjoy the Company's Group TAKAFUL LIFE and PERSONAL ACCIDENT coverage and benefit at **No Cost** after the 12-month tenure will no longer be entitled to the coverage and benefit that is being offered.
2. To address this shortfall and ensure our members remains protected, the Company is pleased to announce that it will undertake and provide, at **No Cost** to members, the benefit of:

**RM10,000 TAKAFUL PERSONAL ACCIDENT Coverage and Benefit**

3. To enjoy FREE RM10,000 TAKAFUL PERSONAL ACCIDENT, members are required to stay **active** throughout their tenure with a minimum topup at **any channel** for RM30 each month in single denomination. This offer is subject to change and policy adjustments made by the Insurer.
4. However, members who wish to continue to enjoy the **maximum** from the Company's Group TAKAFUL LIFE and PERSONAL ACCIDENT benefits can always do so by **subscribing** or through **redemption** of WOWcher for the **DATA LINDUNG PLAN** which offers :-

FREE Coverage and Benefit for:

- a. RM50,000 TAKAFUL PERSONAL ACCIDENT *and*
- b. RM4,000 TAKAFUL LIFE

Subscription or Redemption of the **DATA LINDUNG PLAN** is also available through our myWOW app here @



<https://play.google.com/store/apps/details?id=net.tonewow.mywow&hl=en>



<https://apps.apple.com/my/app/mywow-by-tonewow/id1438195181>

5. The FREE RM10,000 TAKAFUL PERSONAL ACCIDENT coverage and benefit **only** applies to NON-LINDUNG 2.0 & LINDUNG 2.0 SIM's (LITE, PRO, and BIZ) and LINDUNG DATA PLAN subscribers whose 12-month term of insurance has expired.
6. The Insurer has also revised the policy coverage exclusions due to the high claim ratio from members. As such motorcycle accidents will no longer be covered under TAKAFUL PERSONAL ACCIDENT. However, if the eligibility requirements are met, the member is entitled to TAKAFUL LIFE coverage, resulting in death from motorcycle accident.

We are committed to continuously enhancing the benefits made available to our esteemed members and we encourage you to seize this opportunity to protect yourself and extend this valuable protection to your loved ones.

Yours Sincerely,  
**The Management**  
**TONE WOW SDN BHD**