

## TONE WOW LINDUNG

TONEWOW LINDUNG by TONE WOW Sdn Bhd (TONEWOW) bundles both connectivity and life and general insurance cover into one single plan. To subscribe to TONE WOW LINDUNG, members will need to purchase the TONE WOW LINDUNG Starter Pack at RM30, preloaded with a life insurance coverage of RM4,000 for death due to all causes & RM8,000 death for specific illness at no additional cost. The TONE WOW LINDUNG Starter Pack also offers 3GB high speed data, 30 minutes off-net voice call and unlimited on-net voice call with 30 days validity. This offer is applicable to new registration of TONEWOW members.

For existing TONEWOW members, this plan can be subsequently renewed monthly with a one time purchase as low as RM20 to RM80, preloaded with a life insurance coverage with no additional cost as per Table A below.

**Table A**

| Category | TONEWOW LINDUNG DATA PLAN |          |          |          | MERCHANTRADE INSURE (MINSURE) LIFE COVERAGE |                               |
|----------|---------------------------|----------|----------|----------|---|-------------------------------|
|          | Price                     | Total GB | GB/Month | # Months | Death due to all cause                      | Death due to specific illness |
| A        | RM20                      | 6        | 2        | 3        | RM4,000                                     | RM8,000                       |
| B        | RM30                      | 12       | 2        | 6        | RM8,000                                     | RM16,000                      |
| C        | RM50                      | 18       | 2        | 9        | RM12,000                                    | RM24,000                      |
| D        | RM60                      | 24       | 2        | 12       | RM16,000                                    | RM32,000                      |
| E        | RM80                      | 48       | 4        | 12       | RM20,000                                    | RM40,000                      |

### **1. ELIGIBILITY REQUIREMENTS**

- i. Must be at least 18 years old and not older than 60 years old (year of birth);
- ii. Must successfully purchase TONE WOW LINDUNG Starter Pack starting from 6<sup>th</sup> July 2022;
- iii. Must maintain an active Tone Wow line (*able to make and receive calls*) throughout the 12 months period from the date of purchase; and
- iv. Must provide complete beneficiary details.

Member(s) who meets/fulfills all the requirements stated in section 1(i), (ii), (iii) and (iv) are hereinafter referred to as the "**Eligible Subscriber(s)**".

TONE WOW is at liberty to make changes to the Eligibility Requirements in this section 1, from time to time, without prior notice to the Tone Wow Member(s).

## 2. LIFE INSURANCE COVERAGE

2.1. Merchantrade Insure Life (Life Insurance) Plan is a product of Merchantrade Asia Sdn Bhd (MTA) underwritten by MCIS INSURANCE BERHAD (MCIS). This Life Insurance is an automatic enrolment and does not require any opt-in if all requirements in section 1(i), (ii), (iii) and (iv) are met.

2.2 Upon activation of a SIM card under TONEWOW LINDUNG and/or data reload of SIM card, MTA will be triggered to process the member's application for Life Insurance coverage. For this purpose, the TONE WOW LINDUNG Members hereby:

- i. agrees and authorizes TONEWOW to share information collected by TONEWOW to MTA and MCIS; and
- ii. agrees to receive information and notifications from MTA.

2.3 Life Insurance coverage will be effective within 24 hours upon successful activation of TONE WOW LINDUNG Starter Pack or activation of TONE WOW LINDUNG Data Plan.

2.4 TONE WOW members will receive one (1) SMS from MTA within seven (7) working days after successful acceptance of Life Insurance.

2.5 Upon MTA's approval of the application, the TONE WOW LINDUNG Members shall enjoy the Life Insurance coverage as a direct policyholder with MTA and MCIS. The benefits, exclusions, terms and conditions of the Life Insurance coverage and are always subject to the terms and conditions imposed from time to time. The documents can be found as per details below: -

Term and Conditions is subject to change without prior notice

- a. policy wording

[https://www.tonewow.net/sites/default/files/downloads/Life%20Insurance%20Policy%20Wording\\_EN.pdf](https://www.tonewow.net/sites/default/files/downloads/Life%20Insurance%20Policy%20Wording_EN.pdf)

- b. product disclosure sheet

[https://www.tonewow.net/sites/default/files/downloads/Life%20Insurance%20Product%20Disclosure%20Sheet\\_EN.pdf](https://www.tonewow.net/sites/default/files/downloads/Life%20Insurance%20Product%20Disclosure%20Sheet_EN.pdf)

2.6 TONE WOW Members that are covered by FREE Life Insurance will not be entitled for Khairat Kematian claim. For more info and Term and conditions at [https://www.tonewow.net/en/benefits/khairat\\_kematian](https://www.tonewow.net/en/benefits/khairat_kematian).

2.7 One (1) TONE WOW Member NRIC/Passport is entitled to one (1) FREE Life Insurance Coverage with maximum coverage of up to RM20,000.

2.8 Life Insurance claim period is within twelve (12) months after the date of death.

2.9 TONE WOW Members can visit <https://mtradeasia.com/insure/claims/> to download the required documents for Life Insurance claim submission and submit the claim via email to [MI\\_claims@mtradeasia.com](mailto:MI_claims@mtradeasia.com)

- 3 TONE WOW Members can contact Merchantrade Asia Sdn Bhd at 03-83138606 (9.00am-10.00pm daily) or email [MI\\_enquiries@mtradeasia.com](mailto:MI_enquiries@mtradeasia.com) for Life Insurance related queries.
- 3.1 TONE WOW Members agree that they shall not challenge or dispute any action or decision taken by TONE WOW, Merchantrade Asia and/or MCIS that, pursuant to the terms of this Agreement. TONE WOW, MTA and MCIS shall based on its sole discretion to continue or terminate the FREE Life Insurance accordingly with or without consent from TONE WOW members.
- 3.2 TONE WOW reserved the absolute rights acquire the Services from other Insurance Provider to replace MTA and/or MCIS services provided to TONE WOW Members.
- 3.3 TONE WOW Members can logon to <https://www.tonewow.net/twmain/> after seven (7) working days to check the FREE Life Insurance details.
- 3.4 Should TONE WOW Member's FREE Life Insurance failed to be accepted by Merchantrade Asia Sdn Bhd and/or MCIS Insurance Berhad, for whatsoever reason, and if the entitlement is via:
- a. TONE WOW LINDUNG Starter Pack, TONE WOW Member will be compensated with:
    - i. RM15.00\* Reload (RM5.00 X 3 Months)
    - ii. 6GB High-speed mobile data (2GB X 3 Months)

*\* Not entitle for any incentive*
  - b. TONE WOW LINDUNG Data Plan,
    - i. Amount paid for TONE WOW LINDUNG Data Plan will be fully refunded according to the payment method within 14 working days.
  - c. Entitle to Khairat Kematian Benefits (Refer to Terms and Conditions No 2.6)
- 3.5 Where the Terms & Conditions are translated into a language other than the English Language, in the event of inconsistencies, conflicts or discrepancies between the terms and conditions set out in the English Language version and that of the other language(s), the English Language version shall prevail.

**Disclaimer:**

TONE WOW Sdn Bhd is collaborating with Merchantrade Asia Sdn Bhd to provide FREE Life Insurance underwritten by MCIS Insurance Berhad. In no event will TONE WOW Sdn Bhd, Merchantrade Asia Sdn Bhd, MCIS Insurance Berhad and their respective officers, directors, employees, members, shareholders, attorneys, representatives and agents (collectively "Representatives"), be responsible or liable for any damages or losses of any kind, including but not limited to direct, indirect, incidental, consequential, special or punitive damages arising out of your entry.

## STONE WOW LINDUNG DATA PLAN

- 4 All STONE WOW Member's Mobile Account must be in **ACTIVE** status at all times (*able to make call and receive call*) in order to receive data allocation.
- 5 STONE WOW member's Mobile Account that are **NOT IN ACTIVE** status (*Barred, Suspended or Expired*) will not receive data allocation, and data allocation for that period will be forfeited.

| Year 2023               | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec | Total Data Granted | Total Month Insured |
|-------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|--------------------|---------------------|
| <b>Member Status</b>    | AC  | AC  | AC  | BAR | AC  | AC  | AC  | AC  | AC  | AC  | AC  | AC  |                    |                     |
| <b>Data Granting</b>    | 4GB | 4GB | 4GB | X   | 4GB | 4GB | 4GB | 4GB | 4GB | 4GB | 4GB | 4GB | <b>44GB</b>        |                     |
| <b>Insurance Status</b> | ✓   | ✓   | ✓   | XX  | ✓   | ✓   | ✓   | ✓   | ✓   | ✓   | ✓   | ✓   |                    | <b>11 Months</b>    |

AC = Active

BAR = Barred

X = Data Forfeited

✓ = Covered by insurance

XX = Not covered by insurance

## PERSONAL ACCIDENT INSURANCE

- 6 FREE Personal Accident Takaful coverage is subjected to acceptance by Solution Risk Consultants Sdn Bhd (SOLUTIONRISK) and subject to the master certificate terms and conditions. This takaful is underwritten by ZURICH GENERAL TAKAFUL MALAYSIA Berhad (ZURICH)
- 7 STONE WOW, SOLUTIONRISK and/or ZURICH has the absolute right to approve or reject the Personal Accident Takaful
- 8 STONE WOW Members, who are Malaysian and Non-Malaysia with valid passport and/or valid work permit, between age 12 to 75 years old (date of birth) are eligible for FREE Personal Accident Takaful, subjected to fulfilment of:
  - a. Total monthly reload of RM 30 and above via STONE WOW Reload Channel or RM 50 and above via Non-STONE WOW Reload Channel; and
  - b. Completed Beneficiary details in STONE WOW Membership Management System (TWMMS)
- 9 STONE WOW Reload Channel is defined STONE WOW WOWlet, myWOW Mobile Apps, STONE WOW Counter and STONE WOW Website.
- 10 FREE Personal Accident Takaful is renewed on monthly basis for STONE WOW Members who are in **ACTIVE** (*able to make call and receive call*) status only and fulfilment of Reload and Beneficiary requirement.

11 FREE Personal Accident Takaful will be enforced on the subsequent month upon fulfilment of condition stated in Terms and Condition No. 8

**Example:**

TONE WOW Member has total monthly reload of RM 50 in April 2022, thus fulfilling the entitlement of FREE Personal Accident Takaful. The FREE Personal Accident Takaful will be awarded in May 2022.

12 One (1) TONE WOW Member ID is entitled to one (1) FREE Personal Accident Takaful certificate only.

13 Claim procedure for FREE Personal Accident Takaful as follows:

- a. Written notice send via email to [support@tonewow.net](mailto:support@tonewow.net)
- b. Certified True Copy (CTC) of the following documents must be submitted:
  - i. Copy of death certificate (for death claim)
  - ii. Copy of post mortem report (for death claim)
  - iii. Copy of nominee's /claimant/s identity card and proof of relationship
  - iv. Medical specialist report and assessment of the disability done within 12 months after the date of accident (for PD claim)
  - v. Copy of police report on the alleged accident
  - vi. Medical report any other documents to support the claim
  - vii. Copy of Insured / Deceased's identity card and driving license (For motor vehicle accident)
- c. Made by the beneficiary named by the member in TONE WOW Member Management System (TWMMS) if request is under death claim.
- d. Within twelve (12) consecutive month's results in death or disablement.
- e. Zurich General Takaful Malaysia Berhad to process claim within seven (7) working days subject to complete documents are received.
- f. After certificate liability confirmed, Zurich General Takaful Malaysia Berhad will issue payment within seven (7) working days. (Subject to Terms and Conditions of Zurich General Takaful Malaysia Berhad)
- g. Method of Payment is by Internet Banking.
- h. In the event of foreign worker who do not have valid bank account in Malaysia, payment will be made by Telegraphic Transfer (TT) method.

14 SOLUTIONRISK and/or ZURICH has the absolute right to approve or reject the FREE Personal Accident Takaful claim submission.

15 The Policy may be void in the event of a misrepresentation, misdescription, error, omission or non-disclosure of fact by member, which member knew or ought to have known to be untrue, misleading or relevant or which may have influenced the judgement of any prudent insurer/ Takaful operator.

16 TONE WOW Members that are covered by FREE Personal Accident Takaful will not be entitled for Khairat Kematian claim. For more info and Term and conditions at [https://www.tonewow.net/en/benefits/khairat\\_kematian](https://www.tonewow.net/en/benefits/khairat_kematian).

- 17 For inquiries regarding FREE Personal Accident Takaful, TONE WOW Member can contact TONE WOW Customer Service by call at 01159000969 or 01159009969 (8am – 10pm daily) or by Whatsapp at 0105129768 (9am – 7pm daily)
- 18 TONE WOW Sdn Bhd reserved the absolute rights acquire the Services from other Insurance Provider/ Takaful Operator to replace SOLUTIONRISK and/or ZURICH's services provided to TONE WOW Members in FREE Personal Accident Takaful.
- 19 TONE WOW Members agree that they shall not challenge or dispute any action or decision taken by TONE WOW, SOLUTIONRISK and ZURICH that, pursuant to the terms of this Agreement. TONE WOW, SOLUTIONRISK and ZURICH shall based on its sole discretion to continue or terminate the contract accordingly with or without consent from TONE WOW members.
- 20 Term and Conditions is subject to change without prior notice and are subject to master certificate wording  
[https://www.tonewow.net/sites/default/files/downloads/GT GPA PW BI BM Final 20201224.pdf](https://www.tonewow.net/sites/default/files/downloads/GT_GPA_PW_BI_BM_Final_20201224.pdf)
- 21 Where the Terms & Conditions are translated into a language other than the English Language, in the event of inconsistencies, conflicts or discrepancies between the terms and conditions set out in the English Language version and that of the other language(s), the English Language version shall prevail.

Disclaimer:

TONE WOW SDN BHD are partnering with Solution Risk Consultants Sdn Bhd ("Solution") and Solution's role solely as distributor of Personal Accident Takaful which is underwritten by ZURICH GENERAL TAKAFUL MALAYSIA BERHAD. In no event will Solution and their respective officers, directors, employees, members, shareholders, attorneys, representatives and agents (collectively "Representatives"), be responsible or liable for any damages or losses of any kind, including but not limited to direct, indirect, incidental, consequential, special or punitive damages arising out of your entry.