

## **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**

- Must be at least 18 years old and not older than 60 years old (year of birth);
- Must successfully purchase TONE WOW LINDUNG Starter Pack starting from 6<sup>th</sup> July 2022;
- Must maintain an active Tone Wow line (*able to make and receive calls*) throughout the 12 months period from the date of purchase; and
- Must provide complete beneficiary details.
- Must not be Myanmar/ Burmese nationality; and
- Do not have any pre-existing serious illness or serious injuries

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.

1.1. 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).

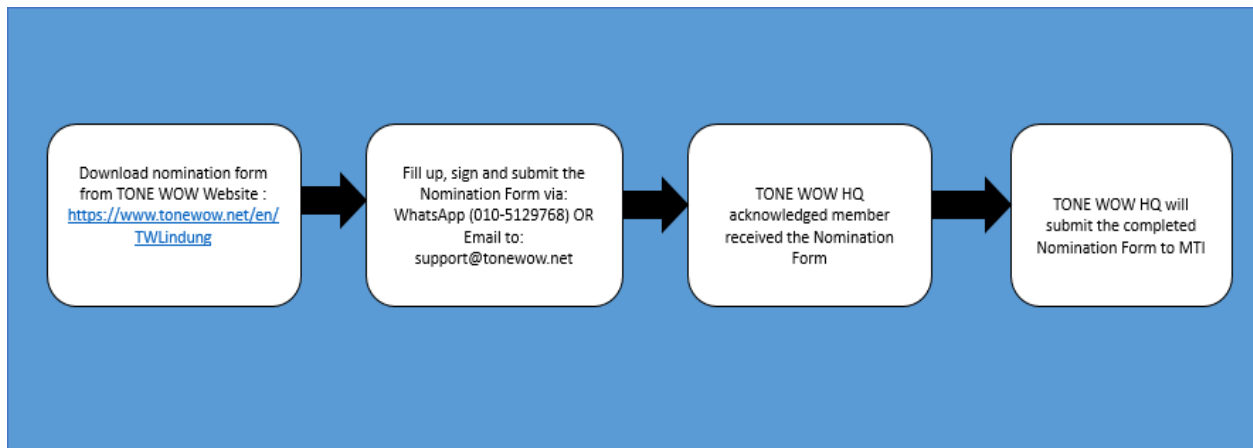
2.7 One (1) TONE WOW Member NRIC/Passport is entitled to one (1) FREE Life Insurance Coverage with maximum coverage of up to RM20, 000.

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. NOMINATION PROCESS

- 3.1. Nomination form is mandatory for nomination purpose. Only Policyholder able to make the nomination.
- 3.2. Policyholder able to make nomination anytime as long as the policy still active.
- 3.3. The claim will ONLY pay to the nominee as per stated in completed Nomination Form.
- 3.4. In the event any circumstance happen to the policyholder, but no nomination made by the policyholder, MTA will ONLY pay the claim payment to the next of kin of policyholder with additional supporting documents (Marriage/Birth Certificate) to prove the relationship between policyholder and the next of kin.
- 3.5. Witness and nominee filled in the Nomination Form cannot be the same person.
- 3.6. The nomination form submission process as below:



### 4 Importance of Disclosure

You must disclose all material facts such as personal particulars and any medical condition Which you already done. Failure to notify us of all material facts and medical conditions may result in claims being refused or cover withdrawn.

- 5 TONE WOW Members can contact Merchtrade 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.
- 5.1 TONE WOW Members agree that they shall not challenge or dispute any action or decision taken by TONE WOW, Merchtrade 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.

5.2 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.

5.3 TONE WOW Members can logon to <https://www.tonewow.net/twmain/> after seven (7) working days to check the FREE Life Insurance details.

5.4 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)

5.5 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.

## **TONE WOW LINDUNG DATA PLAN**

6 All TONE 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.

7 TONE 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

- 1 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)
- 2 TONE WOW, SOLUTIONRISK and/or ZURICH has the absolute right to approve or reject the Personal Accident Takaful
- 3 TONE 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 TONE WOW Reload Channel or RM 50 and above via Non-TONE WOW Reload Channel.
  - b) Completed Beneficiary details in TONE WOW Membership Management System (TWMMS) ;and
  - c) Using TONE WOW SIM card or TONE WOW replacement SIM card.
- 4 Exclusion (Apply to Whole Certificate)
 

We shall not be liable for claims directly or indirectly caused by or which results from:  
You, when engaging in or taking part in (in duty or not in duty);

  - a) Armed forces, naval or air force service or operations;
  - b) Professional sports, winter sports other than skating;
- 5 Included Occupation but not limited to;

Divers, Soldiers/Military and Law Enforcement Officers, Aircraft Testers, Pilots and Flight Crew, Sailors and Sea Fisherman, Race Car Drivers, Jockeys, Oil Rig Workers, Log Sawyers and Lumber Workers, Firefighters, War Correspondents, Tower Builders, Cargo Unloaders, Persons Involved in Building Demolition, Persons Involved in Ambulance Services, Carpentry Machinists, Explosives Handlers, Tunnelling and Underground Mining and Professional Sports Activities.

6 TONE WOW Reload Channel is defined TONE WOW WOWlet, myWOW Mobile Apps, TONE WOW Counter and TONE WOW Website.

7 FREE Personal Accident Takaful is renewed on monthly basis for TONE WOW Members who are in **ACTIVE** (*able to make call and receive call*) status only and fulfilment of Reload and Beneficiary requirement.

8 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.

9 If the same Person Covered has MORE THAN ONE(1) Takaful Certificate in force, we will only honour the claims under One (1) Takaful Certificate which has the highest benefits limits.

10 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.
- 11 SOLUTIONRISK and/or ZURICH has the absolute right to approve or reject the FREE Personal Accident Takaful claim submission.
- 12 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.
- 13 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).
- 14 TONE WOW Members that are qualified for FREE Personal Accident Takaful but did not complete the beneficiary info in TWMMMS <https://www.tonewow.net/twmain/> are not entitled to Khairat Kematian or FREE Personal Accident Takaful Claim.
- 15 Beneficiary info must be filled prior to the date of accident/death to claim the Free Personal Accident Takaful or Khairat Kematian. Failure to comply, any claims will be rejected immediately.
- 16 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)
- 17 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.
- 18 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.
- 19 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)

20 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.