

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 6th 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

- b. product disclosure sheet

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.

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

- 3 TONE WOW Members can contact Merchantrade Asia Sdn Bhd at 03-83138606 (9.00am-10.00pm daily) or email 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 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.
- 5 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
Member Status	AC	AC	AC	BAR	AC	AC	AC	AC	AC	AC	AC	AC		
Data Granting	4GB	4GB	4GB	X	4GB	4GB	4GB	4GB	4GB	4GB	4GB	4GB	44GB	
Insurance Status	✓	✓	✓	XX	✓	✓	✓	✓	✓	✓	✓	✓		11 Months

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 TONE WOW, SOLUTIONRISK and/or ZURICH has the absolute right to approve or reject the Personal Accident Takaful
- 8 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.
- 9 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;

- 10 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.
- 11 TONE WOW Reload Channel is defined TONE WOW WOWlet, myWOW Mobile Apps, TONE WOW Counter and TONE WOW Website.
- 12 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.
- 13 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.

- 14 One (1) TONE WOW Member ID is entitled to one (1) FREE Personal Accident Takaful certificate only.
- 15 Claim procedure for FREE Personal Accident Takaful as follows:
- a. Written notice send via email to 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.
- 16 SOLUTIONRISK and/or ZURICH has the absolute right to approve or reject the FREE Personal Accident Takaful claim submission.
- 17 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.
- 18 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.
- 19 TONE WOW Members that are qualified for FREE Personal Accident Takaful but did not complete the beneficiary info in TWMMS <https://www.tonewow.net/twmain/> are not entitled to Khairat Kematian or FREE Personal Accident Takaful Claim.
- 20 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.
- 21 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)
- 22 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.
- 23 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.
- 24 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
- 25 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.

TONE WOW LINDUNG

TONEWOW LINDUNG oleh TONE WOW Sdn Bhd (TONEWOW) menggabungkan kedua-dua perlindungan insurans hayat dan insurans am di dalam satu pelan tunggal. Untuk melanggan TONE WOW LINDUNG, ahli perlu membeli Pek Permulaan TONE WOW LINDUNG pada harga RM30, dilengkapi dengan perlindungan insurans hayat sebanyak RM4,000 untuk semua sebab kematian & RM8,000 untuk kematian akibat penyakit tertentu tanpa sebarang kos tambahan. Pek Permulaan TONE WOW LINDUNG juga menawarkan data berkelajuan tinggi 3GB, 30 minit panggilan suara luar talian dan panggilan suara dalam talian tanpa had dengan tempoh sah selama 30 hari. Tawaran ini adalah bagi pendaftaran baharu ahli TONEWOW.

Bagi semua ahli TONEWOW yang aktif, pelan ini boleh diperbaharui pada setiap bulan dengan membuat pembelian pelan harga serendah RM20 hingga RM80, termasuk perlindungan insurans hayat tanpa kos tambahan seperti Jadual A di bawah.

Jadual A

Kategori	PELAN DATA TONEWOW LINDUNG				PERLINDUNGAN HAYAT MERCHANTRADE INSURE (MINSURE)	
	Harga	Jumlah GB	GB/Bulan	# Bulan	Sebarang kematian	Kematian akibat penyakit tertentu
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. SYARAT KELAYAKAN

- i. Mesti berumur sekurang-kurangnya 18 tahun dan tidak melebihi 60 tahun (tahun lahir);
- ii. Mesti mendapatkan Pek Permulaan TONE WOW LINDUNG bermula dari 6 Julai 2022;
- iii. Mesti mengekalkan talian Tone Wow secara aktif (boleh membuat dan menerima panggilan) sepanjang tempoh 12 bulan dari tarikh pembelian; dan
- iv. Mesti memberikan butiran penama atau waris yang lengkap.

Ahli-ahli yang memenuhi semua syarat yang dinyatakan dalam seksyen 1(i), (ii), (iii) dan (iv) ini dirujuk sebagai "Pelanggan yang Layak".

TONE WOW adalah bebas untuk membuat perubahan kepada Syarat Kelayakan dalam seksyen 1 ini, dari semasa ke semasa, tanpa notis awal kepada Ahli Tone Wow.

2. PERLINDUNGAN INSURANS HAYAT

2.1. Pelan Merchantrade Insure Life (Insurans Hayat) ialah produk Merchantrade Asia Sdn Bhd (MTA) yang dijamin oleh MCIS INSURANCE BERHAD (MCIS). Insurans Hayat ini adalah pendaftaran automatik jika semua keperluan dalam bahagian 1(i), (ii), (iii) dan (iv) dipenuhi

2.3 Selepas pengaktifan kad SIM di bawah TONEWOW LINDUNG dan/atau tambah nilai pelan data kad SIM, MTA akan memproses permohonan ahli untuk perlindungan Insurans Hayat. Bagi tujuan ini, ahli TONE WOW LINDUNG dengan ini:

- iii. bersetuju dan membenarkan TONEWOW untuk berkongsi maklumat yang berkenaan kepada MTA dan MCIS; dan
- iv. bersetuju untuk menerima sebarang maklumat dan notifikasi daripada MTA.

2.4 Perlindungan Insurans Hayat PERCUMA akan berkuat kuasa dalam masa 24 jam selepas pengaktifan SIM TONE WOW LINDUNG atau Pelan Data TONE WOW LINDUNG telah berjaya.

2.5 Ahli TONE WOW akan menerima satu (1) SMS daripada Merchantrade Asia Sdn Bhd dalam tempoh tujuh (7) hari bekerja selepas Insurans Hayat PERCUMA telah berjaya diterima.

2.6 Selepas permohonan MTA diluluskan, Ahli TONE WOW LINDUNG akan menikmati perlindungan Insurans Hayat dan layak menjadi pemegang polisi secara langsung dengan MTA dan MCIS. Manfaat, pengecualian, terma dan syarat perlindungan Insurans Hayat dan am tertakluk kepada terma dan syarat yang dikemas kini dari semasa ke semasa. Dokumen boleh didapati seperti butiran di bawah:-

Terma dan Syarat ini boleh diubah suai tanpa sebarang notis awal dan tertakluk kepada :

c. Dasar polisi
(https://www.tonewow.net/sites/default/files/downloads/Life%20Insurance%20Policy%20Wording_EN.pdf)

d. Lampiran produk
(https://www.tonewow.net/sites/default/files/downloads/Life%20Insurance%20Product%20Disclosure%20Sheet_EN.pdf)

2.7 Ahli TONE WOW yang berjaya mendapat Insurans Hayat PERCUMA tidak akan layak untuk tuntutan Khairat Kematian. Untuk maklumat lanjut bagi terma dan syarat di https://www.tonewow.net/en/benefits/khairat_kematian

2.8 Setiap ahli TONE WOW (mengikut NRIC/ Passport) layak mendapat SATU (1) Perlindungan Insurans Hayat PERCUMA dengan perlindungan maksima sebanyak RM20,000.

2.9 Tempoh tuntutan Insurans Hayat PERCUMA adalah dalam tempoh dua belas (12) bulan selepas tarikh kematian.

2.10 Ahli TONE WOW boleh melayari laman web <https://mtradeasia.com/insure/claims/> untuk memuat turun dokumen yang diperlukan untuk membuat tuntutan Insurans Hayat PERCUMA dan e-melkan ke MI_claims@mtradeasia.com

3 Ahli TONE WOW boleh menghubungi Merchantrade Asia Sdn Bhd di 03-83138606 (9.00am-10.00pm setiap hari) atau e-mel MI_enquiries@mtradeasia.com untuk sebarang pertanyaan berkaitan Insurans Hayat PERCUMA

3.1 Ahli TONE WOW bersetuju untuk tidak mencabar atau mempertikaikan sebarang tindakan atau keputusan yang diambil oleh TONE WOW, Merchantrade Asia dan/atau MCIS, mengikut terma dan syarat. TONE WOW, MTI dan/atau MCIS mempunyai hak dan kata putus untuk meneruskan atau menamatkan Insurans Hayat PERCUMA dengan atau tanpa persetujuan daripada ahli TONE WOW

3.2 TONE WOW boleh mendapatkan perkhidmatan daripada Pembekal Insurans lain untuk menggantikan perkhidmatan MTI dan/atau MCIS yang diberikan kepada Ahli TONE WOW.

3.3 Ahli TONE WOW boleh log masuk ke <https://www.tonewow.net/twmain/> selepas tujuh (7) hari bekerja untuk menyemak butiran Insurans Hayat PERCUMA.

3.4 Sekiranya Insurans Hayat PERCUMA ahli TONE WOW gagal diterima oleh Merchantrade Asia Sdn Bhd dan/atau MCIS Insurance Berhad, atas apa jua sebab, dan jika kelayakan adalah melalui:

c) Pek Permulaan TONE WOW LINDUNG, Ahli TONE WOW akan diberi pampasan dengan:

i. RM15.00* Tambah Nilai (RM5.00 X 3 Bulan)

ii. 6GB Data mudah alih berkelajuan tinggi (2GB X 3 Bulan)

* Tidak layak untuk sebarang insentif

d) Pelan data TONE WOW LINDUNG :

ii. Pembayaran balik Pelan Data Tone Wow Lindung akan dibuat dalam masa 14 hari waktu bekerja

e) Berhak mendapat manfaat Khairat Kematian (Rujuk Terma dan Syarat No. 2.6)

3.5 Sekiranya berlaku percanggahan antara terma dan syarat yang dinyatakan dalam versi Bahasa Inggeris dan bahasa lain, versi Bahasa Inggeris akan diutamakan.

Penafian:

TONE WOW Sdn Bhd bekerjasama dengan Merchantrade Asia Sdn Bhd untuk menyediakan Insurans Hayat PERCUMA yang dijamin oleh MCIS Insurance Berhad. Walau apa pun TONE WOW Sdn Bhd, Merchantrade Asia Sdn Bhd, MCIS Insurance Berhad dan pegawai, pengarah, pekerja, ahli, pemegang saham, peguam, wakil dan ejen masing-masing (secara kolektif "Wakil"), tidak bertanggungjawab ke atas sebarang kerosakan atau sebarang jenis kerugian, termasuk tetapi tidak terhad kepada ganti rugi langsung, tidak langsung, sampingan, khas atau hukuman yang timbul daripada penyertaan anda.

PELAN DATA TONE WOW LINDUNG

- 4 All TONE WOW mestilah berada dalam status AKTIF pada setiap masa (boleh membuat panggilan dan menerima panggilan) untuk menerima peruntukan data.
- 5 Ahli TONE WOW yang TIDAK BERstatus AKTIF (Dihalang, Digantung atau Tamat Tempoh) tidak akan menerima peruntukan data, dan peruntukan data untuk tempoh tersebut akan dibatalkan.

Tahun 2023	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jumlah data	Insuran bulanan
Status Ahli	AC	AC	AC	BAR	AC	AC	AC	AC	AC	AC	AC	AC		
Data Diperuntukan	4GB	4GB	4GB	X	4GB	4GB	4GB	4GB	4GB	4GB	4GB	4GB	44GB	
Status Insuran	✓	✓	✓	XX	✓	✓	✓	✓	✓	✓	✓	✓		11 Bulan

AC = Active / Aktif

BAR = Barred / Disekat

X = Data
Ditamatkan

✓ = Insuran diterima

XX = Insurans tidak diterima

TAKAFUL KEMALANGAN DIRI

- 6 Perlindungan Takaful Kemalangan Diri PERCUMA tertakluk kepada penerimaan oleh Solution Risk Consultants Sdn Bhd (SOLUTIONRISK) dan tertakluk kepada terma dan syarat. Takaful ini ditaja jamin oleh ZURICH GENERAL TAKAFUL MALAYSIA Berhad (ZURICH)
- 7 TONE WOW, SOLUTIONRISK and/or ZURICH mempunyai hak untuk meluluskan atau menolak Takaful Kemalangan Diri.
- 8 Ahli TONE WOW yang aktif, warganegara Malaysia dan Bukan Malaysia dengan pasport yang sah dan/atau permit kerja yang sah, berumur antara 12 hingga 75 tahun (mengikut tarikh lahir) layak mendapat Takaful Kemalangan Diri PERCUMA, tertakluk kepada :
 - a) Jumlah tambah nilai bulanan sebanyak RM 30 dan ke atas melalui saluran tambah nilai TONE WOW atau RM 50 dan ke atas melalui saluran tambah nilai selain TONE WOW.
 - b) Maklumat serta butiran penama/waris telah lengkap dalam Sistem Pengurusan Keahlian TONE WOW (TWMMS) ; dan
 - c) Menggunakan SIM kad TONE WOW atau SIM kad ganti TONE WOW.
- 9 Pengecualian (Diguna pakai Seluruh Sijil)
Kami tidak akan bertanggungjawab untuk tuntutan secara langsung atau tidak langsung yang disebabkan oleh atau yang berpunca daripada:
 - a) Perkhidmatan atau operasi angkatan tentera, tentera laut atau udara;
 - b) Sukan profesional, sukan musim sejuk selain meluncur
- 10 Pekerjaan termasuk tetapi tidak terhad ke;

Penyelam, Askar/Tentera dan Pegawai Penguatkuasa Undang-Undang, Penguji Pesawat, Juruterbang dan Kru Penerbangan, Kelasi dan Nelayan Laut, Pemandu Kereta Lumba, Joki, Pekerja Pelantar Minyak, Penggergaji Balak dan Pekerja Pembalakan, Ahli Bomba, Wartawan Perang, Tukang Menara, Pemunggah Kargo, Orang yang Terlibat dalam Pemusnahan Bangunan, Orang yang terlibat dalam Perkhidmatan Ambulans, Pakar Mesin Pertukangan Kayu, Pengendali Bahan Letupan, Membina Terowong dan Melombong Di Bawah Tanah dan Kegiatan Sukan Profesional.
- 11 Saluran tambah nilai TONE WOW adalah seperti TONE WOW WOWlet, Aplikasi Mudah Alih myWOW, Kaunter TONE WOW dan Laman Web TONE WOW.
- 12 Takaful kemalangan diri PERCUMA diperbaharui setiap bulan untuk Ahli TONE WOW yang berada dalam status AKTIF (boleh membuat panggilan dan menerima panggilan) sahaja dan memenuhi syarat tambah nilai dan maklumat waris/penama seperti di atas.
- 13 Takaful Kemalangan Diri PERCUMA akan dikuatkuasakan pada bulan berikutnya setelah memenuhi syarat yang dinyatakan dalam perkara 8.

Contoh:

Ahli TONE WOW mempunyai jumlah tambah nilai bulanan sebanyak RM 50 pada April 2022, sekali gus memenuhi kelayakan Kemalangan Diri PERCUMA. Kemalangan diri

PERCUMA akan diberikan pada Mei 2022.

- 14 Satu (1) ID Ahli TONE WOW layak mendapat satu (1) sijil Takaful Kemalangan Diri PERCUMA sahaja.
- 15 Langkah serta prosedur tuntutan Takaful Kemalangan Diri PERCUMA adalah seperti berikut:
 - i. Notis bertulis di hantar melalui e-mel ke support@tonewow.net
 - j. Salinan dokumen yang telah disahkan seperti berikut:
 - i. Salinan sijil kematian (untuk tuntutan kematian)
 - ii. Salinan laporan bedah siasat (untuk tuntutan kematian)
 - iii. Salinan kad pengenalan waris/penama dan bukti hubungan
 - iv. Laporan pakar perubatan dan penilaian hilang upaya dilakukan dalam tempoh 12 bulan selepas tarikh kemalangan (untuk tuntutan kemalangan diri)
 - v. Salinan laporan polis berhubung dakwaan kemalangan
 - vi. Laporan perubatan atau sebarang dokumen lain untuk menyokong tuntutan
 - vii. Salinan kad pengenalan dan lesen memandu / Si mati (Untuk kemalangan kenderaan bermotor)
 - k. Dibuat oleh wakil/penama yang dinyatakan oleh ahli dalam Sistem Pengurusan Ahli TONE WOW (TWMMS) jika permintaan adalah di bawah tuntutan kematian.
 - l. Dalam tempoh dua belas (12) bulan berturut-turut mengakibatkan kematian atau hilang upaya.
 - m. Zurich General Takaful Malaysia Berhad akan memproses tuntutan dalam tempoh tujuh (7) hari bekerja tertakluk kepada dokumen lengkap diterima.
 - n. Selepas sijil disahkan, Zurich General Takaful Malaysia Berhad akan mengeluarkan bayaran dalam tempoh tujuh (7) hari bekerja. (Tertakluk kepada Terma dan Syarat Zurich General Takaful Malaysia Berhad)
 - o. Kaedah Pembayaran adalah melalui Perbankan Internet.
 - p. Sekiranya pekerja asing yang tidak mempunyai akaun bank yang sah di Malaysia, pembayaran akan dibuat melalui kaedah Telegraphic Transfer (TT).
- 16 SOLUTIONRISK dan/atau ZURICH mempunyai hak mutlak untuk meluluskan atau menolak penyerahan tuntutan Takaful Kemalangan Diri PERCUMA.
- 17 Polisi mungkin terbatal sekiranya berlaku kesalahan yang nyata, kesalahan huraian, kesilapan, peninggalan atau kesalahan fakta oleh ahli, yang ahli tahu atau sepatutnya tahu sebagai tidak benar, mengelirukan atau tidak relevan atau yang mungkin telah mempengaruhi penghakiman mana-mana pihak insurans/ pengendali takaful yang berhemat.
- 18 Ahli TONE WOW yang dilindungi oleh Takaful Kemalangan Diri PERCUMA tidak akan layak untuk tuntutan Khairat Kematian. Untuk maklumat lanjut dan Terma dan syarat di https://www.tonewow.net/en/benefits/khairat_kematian.
- 19 Ahli TONE WOW yang layak Takaful Kemalangan Diri PERCUMA tetapi tidak

melengkapkan maklumat pewaris dalam TWMMMS <https://www.tonewow.net/twmain/> , tidak layak untuk tuntutan Khairat Kematian atau Takaful Kemalangan Diri PERCUMA.

- 20 Maklumat pewaris perlu dilengkapkan sebelum tarikh kemalangan/kematian untuk menuntut Takaful Kemalangan Diri PERCUMA atau Khairat Kematian. Gagal dipenuhi, sebarang tuntutan akan ditolak serta merta.
- 21 Untuk pertanyaan mengenai Kemalangan Diri PERCUMA, Ahli TONE WOW boleh menghubungi Khidmat Pelanggan TONE WOW melalui panggilan di 01159000969 atau 01159009969 (8 pagi – 10 malam setiap hari) atau melalui Whatsapp di 0105129768 (9 pagi – 7 malam setiap hari)
- 22 TONE WOW Sdn Bhd mempunyai hak untuk menukar perkhidmatan kepada Pembekal Insurans/ Pengendali Takaful lain untuk menggantikan SOLUTIONRISK dan/atau perkhidmatan ZURICH yang diberikan kepada Ahli TONE WOW dalam Takaful Kemalangan Diri PERCUMA pada bila-bila masa tanpa sebarang notis.
- 23 Ahli TONE WOW bersetuju bahawa mereka tidak akan mencabar atau mempertikaikan sebarang tindakan atau keputusan yang diambil oleh TONE WOW, SOLUTIONRISK dan ZURICH, menurut terma dan syarat ini. TONE WOW, SOLUTIONRISK dan ZURICH mempunyai hak untuk meneruskan atau menamatkan kontrak sewajarnya dengan atau tanpa persetujuan daripada ahli TONE WOW.
- 24 Terma dan Syarat tertakluk kepada sijil utama dan boleh dipinda tanpa sebarang notis [https://www.tonewow.net/sites/default/files/downloads/GT GPA PW BI BM Final 202012 24.pdf](https://www.tonewow.net/sites/default/files/downloads/GT_GPA_PW_BI_BM_Final_202012_24.pdf)
- 25 Sekiranya berlaku percanggahan, konflik atau percanggahan antara terma dan syarat yang dinyatakan dalam versi Bahasa Inggeris dan bahasa lain, versi bahasa Inggeris akan diutamakan.

Penafian:

TONE WOW SDN BHD bekerjasama dengan Solution Risk Consultants Sdn Bhd dan peranan Solution semata-mata sebagai pengedar Takaful Kemalangan Diri yang dijamin oleh ZURICH GENERAL TAKAFUL MALAYSIA BERHAD. Walau apa pun, Solution dan pegawai, pengarah, pekerja, ahli, pemegang saham, peguam, wakil dan ejen masing-masing (secara kolektif "Wakil"), tidak akan bertanggungjawab ke atas sebarang kerosakan atau kerugian dalam apa jua bentuk, termasuk tetapi tidak terhad kepada mengarahkan, ganti rugi tidak langsung, sampingan, khas atau punitif yang timbul daripada penyertaan anda.