BigPay TravelEasy Travel Insurance

Terms & Conditions

Underwritten by Tune Insurance Malaysia Berhad ("Tune Protect") and serviced by NVS Sdn Bhd ("Senang")

Tune Protect Travel Easy (the "Product") is a third party financial services product offered by BigPay Malaysia Sdn Bhd ("BigPay") for purchase by you ("the BigPay user") only.

The Product is offered to BigPay users in conjunction with BigPay's affiliate partnership with Tune Protect and Senang.

Tune Protect is the insurance provider and underwriter of the Product.

Senang is a PIAM registered agent (Agent Registration no: 185963-00) of Tune Protect and is the servicing agency appointed by Tune Protect to manage and administer the Product, which includes collecting and processing payment from BigPay users for the purchase of the Product and to carry out other functions as authorised by Tune Protect.

Only BigPay users are eligible to purchase the Product. The Product can be purchased for yourself and your direct family members i.e spouse and children (the BigPay user) only.

BigPay users will be required to key in their travel details and complete their personal information and details as required to receive the price quotation and for the purchase of the Product.

BigPay will collect and retain such user information for the processing of the purchase of the Product including sharing such information with Tune Protect and Senang, in compliance with BigPay's Privacy Policy.

BigPay users will be required to make payment of the Product in the BigPay App for completion of the purchase of the Product.

Payment for the Product can only be made on the BigPay App with the BigPay user's BigPay card. The purchase is ONLY deemed complete and successful upon the issuance of the Certificate of Insurance to the BigPay user.

The Certificate of Insurance (COI) will be emailed by Tune Protect to the BigPay user upon successful completion of the purchase of the Product by the BigPay user.

For any queries, claims or cancellations, BigPay users may contact Tune Protect :

Worldwide Travel 24/7 Emergency Assistance Tel No.: +603 2302 0033

For any enquiries, please contact Tune Protect at:

Tune Protect Malaysia (Tune Insurance Malaysia Berhad) Level 9, Wisma Tune, No. 19 Lorong Dungun, Damansara Heights, 50490, Kuala Lumpur, Malaysia.

Toll-Free No.: 1800 88 5753 e-mail: hello.my@tuneprotect.com www.tuneprotect.com

In addition to the terms and conditions herein, additional terms and conditions stipulated by Senang or Tune Protect may apply to your purchase of the Product which is strictly between you and Senang and/or Tune Protect

BigPay reserves its absolute right to cancel or suspend the offer of the Product without reason and/or any prior notice.

Cancellation or suspension of the offer of the Product by BigPay shall not entitle BigPay users to any claim against or compensation from BigPay.

BigPay is not responsible for and shall not be liable for the purchase of the Product by any BigPay user or otherwise or for any damage, loss (including but not limited to direct, indirect and consequential loss), liability, injury or disappointment incurred or suffered by any BigPay user in connection with Product and/or the purchase thereof.

BigPay is further not responsible for any damage, loss, liability or dissatisfaction or any other aspect in relation to the purchase of the Product including any defects or deficiency in the services provided by Senang or Tune Protect in respect of the Product.

All contractual arrangements in respect of the Product are between the BigPay user and Tune Protect and/or Senang, where applicable.

All disputes involving the purchase of the Product (and the services in respect thereto including claims or cancellations) must be addressed directly to Senang or Tune Protect.

You agree to settle all disputes in respect of the Product directly with Senang or Tune Protect.

You shall not initiate any claim or take legal action against BigPay for any claim you have against Senang or Tune Protect or for any issues you have with regards to the purchase of the Product or any other aspect of the Product including the services provided by Tune Protect or Senang.

By clicking "Buy Now" or on the link in any EDMs for the Product, you are deemed to have accepted and agreed to these Terms and Conditions, Privacy Policy and any additional terms and conditions stipulated by us from time to time.

These Terms and Conditions shall prevail over any inconsistent terms, conditions or representations contained in any other promotional, marketing or advertising materials for the Product in respect of BigPay and BigPay reserves the absolute right to vary, impose or change any of the terms and conditions (wholly or in part) herein from time to time without any prior notice.