

TMT Insure+ Policy

1. Definitions

- 1.1. “Product” refers to the Consumer electrical & electrical products sold by the Insured and covered under a valid Service Contract.
- 1.2. “Customer” refers to the owner of Product that is entitled to the Warranty.
- 1.3. “TMT” refers to Thunder Match Technology Sdn. Bhd., presently located at H-G-5 & H-G-6, Lorong Mahir 9, Connaught Avenue, Taman Bukit Cheras, 56000 Kuala Lumpur, trading under the name “TMT”.
- 1.4. “Policy” refers to TMT Insure+, an insurance service Underwritten by Tune Protect Berhad.
- 1.5. “Master Policy” refers to the Master Policy No: 57-910-23-000012 by Tune Protect Berhad
- 1.6. “Contract”, “Agreement” & “Terms and Conditions” refers to the official documentation, terms, and conditions outlined in the TMT Insure+ Policy document, which comprehensively outlines the coverage, terms, and other essential details of the extended warranty provided by TMT for the specified products. This Agreement serves as the governing document for the TMT Insure+ Policy and establishes the rights, obligations, and expectations of the Customer, TMT, and any involved parties regarding the extended warranty coverage.

2. Agreement and Consent to Terms & Conditions

- 2.1. The terms and conditions detailed in this agreement, in conjunction with TMT official invoice (the “Invoice”) and quotation (the “Quotation”), collectively constitute the entire agreement between TMT and the Customer, and supersedes any prior agreements, understandings, assurances, or representations whether written or verbal. Any terms or conditions implied by law that are applicable to TMT are excluded, except as provided by common sense or equity. No variations to these terms and conditions will be effective unless expressly agreed in writing and signed by TMT.
- 2.2. By placing an order, making a purchase, or otherwise engaging in business with TMT, this signifies that the Customer understands, acknowledges, agrees, and accepts the terms & conditions herein.
- 2.3. In case non-English language version of this Contract is prepared and any dispute arises over the meaning of any provisions under this Contract, the English language version shall prevail, and the relevant part of the non-English language version shall be deemed to be automatically amended to conform with and be consistent with the English language.
- 2.4. All decisions by TMT in regards to this Agreement program are final, conclusive & binding.

3. Amendments & Updates of Terms & Conditions

- 3.1. TMT reserves the right to amend, modify, or update these Terms & Conditions at its sole discretion without prior notice.
- 3.2. Any changes to these Terms and Conditions will become effective immediately upon posting on TMT’s designated communication channels.
- 3.3. It is the responsibility of the Customer to review these Terms and Conditions periodically for any updates or amendments.
- 3.4. By continuing to engage in business with TMT after any modifications to the Terms and Conditions have been posted, the Customer acknowledges and agrees to abide by the revised Terms and Conditions.

4. Product Eligibility

- 4.1. TMT Insure+ is provided upon purchase of an eligible Product & the appropriate TMT Insure+ Plan, and only covers a Product which:
 - 4.1.1. Is purchased from TMT;
 - 4.1.2. Is manufactured or used in Malaysia; and
 - 4.1.3. Includes, at the time of purchase, the manufacturer's complete & original warranty valid in Malaysia.

5. Policy Notes

- 5.1. TMT Insure+ is an Insurance Policy providing comprehensive coverage due to internal or external mechanical and electrical defects. It does not provide any guarantee or promise relating to the nature of the material, workmanship, or performance of the covered Product.

6. Local Tax Laws

- 6.1. Any and all taxes, duties, levies, or charges imposed by any governmental authority in accordance with the prevailing local tax laws, regulations, or ordinances, must be borne solely by the Customer. These taxes may include, but are not limited to, sales tax, value-added tax (VAT), goods and services tax (GST), or any other applicable taxes. The amount of these taxes is subject to change in response to updates, amendments, or revisions to tax laws and regulations. The Customer is responsible for staying informed about such changes and for paying any increased tax amounts.

7. Submission of Claim

- 7.1. In the event of a breakdown that may give rise to a claim for repairs under TMT Insure+, the Product covered by the Policy must be presented to the authorised repairer as directed by TMT within the coverage period and in any case, within fourteen (14) days or stated otherwise in this Policy, from the happening of such an event
- 7.2. For all repairs and claims under this policy, the Customer is required to present the original TMT Sales Invoice/Receipt and any other necessary reports and/or documents related to the type of coverage being claimed stated in the Policy, for the covered Product as proof of purchase. Failure to do so will result in TMT being legally exempt from any responsibility for the repair of the Product.
- 7.3. Customers can also contact TMT Customer Service at 03 – 2022 5532 (10.00am – 6.00pm MYT Monday to Friday, excluding Public Holidays) for more information.
- 7.4. If during the performance of TMT's duties under this service, problems which were not found at the first instance are discovered in which requires additional work or materials:
 - 7.4.1. TMT shall notify the Customer of the additional work and materials needed;
 - 7.4.2. The Customer may elect to have the additional work & materials supplied or to cancel the suggested service.
- 7.5. In the event that, following a thorough investigation and evaluation, it is determined that the breakdown of the product is not covered by the Policy, the Customer shall have prerogative to choose one of the following options:
 - 7.5.1. Retrieve the product without any further repair attempts;

- 7.5.2. Opt to proceed with the repair of the product. In this case, the Customer shall bear the full cost associated with the repair, including expenses related to parts, labour, and any applicable fees and charges. The repair cost and applicable fees are stated in the Invoice. Any Goods and Services Tax (GST) or Sales Services Tax (SST) (if applicable) will be borne by the Customer.
- 7.6. The estimated time for the full warranty process is a maximum of sixty (60) working days. Any extension beyond this period, initiated by TMT for any reason, will be communicated to the Customer in writing. It is expressly acknowledged that any such extension is not considered a liability on the part of TMT.

8. Coverage

- 8.1. TMT Insure+ provides coverage for parts & labour in respect of the covered Product stated on the TMT Sales Invoice/Receipt for covered inherent mechanical and electrical defects only. TMT Insure+ supplements and enhances the manufacturer's warranty by addressing losses and repairs that fall outside the scope of the manufacturer's coverage. The Policy serves to bridge the gaps in coverage left by the manufacturer's warranty, offering comprehensive protection against any external damage that is caused by specified accidents and losses.
- 8.2. Coverage under the Policy becomes effective 7 working days from the purchase of the product as stated on the TMT Sales Invoice/Receipt and remains in force until the expiration date. Customers can only submit claims seven (7) working days from the purchased date.
- 8.3. The Policy is designed to provide coverage for Aesthetic Damage, Accidental Damage, Total Loss, Water Damage, Theft, and Fire Damage to the Product, as defined herein.
- 8.3.1. Aesthetic Damage Coverage covers damage including:
- Scratches, scuffs, dents, and cosmetic impairment;
 - Damage that impacts the appearance or visual condition of the Product
- 8.3.2. Accidental Damage Coverage covers unforeseen and unintentional damage to the Product resulting from accidental incidents. This includes:
- 8.3.2.1. Accidental drops, spills, impact damage, visible water damage
- 8.3.3. Total Loss Coverage is defined as a condition in which the Product is irreparably damaged, making it entirely unusable or unaccounted for.
- 8.3.4. Water Damage Coverage covers water damage to the Products resulting from:
- 8.3.4.1. Accidental liquid spills including accidental submersion of Product into bodies of water.
- 8.3.4.2. The damaged Product must be submitted to TMT during claim submissions to be eligible for Water Coverage claims
- 8.3.5. Theft Coverage covers unforeseen Product loss resulting from theft. This includes:
- 8.3.5.1. House break-ins, car break-ins, snatching or stealing.
- 8.3.5.2. Submission of claims involving Theft Coverage must include an official & complete Police Report from Polis Diraja Malaysia (PDRM) including the full incident report
- 8.3.5.3. The submissions of claims involving Theft Coverage must be reported to both PDRM & TMT within 48 hours of the Theft
- 8.3.6. Fire Damage Coverage covers damage caused by or resulting from fire that occurs in a house or car, or burns sustained by the Customer.

- 8.3.6.1. Submission of claims involving Fire Damage must include an official & complete Police Report from Polis Diraja Malaysia (PDRM) including the full incident report
- 8.3.6.2. The submissions of claims involving Fire Damage must be reported to both PDRM & TMT within 48 hours of the Theft
- 8.4. TMT Insure+ provides coverage exclusively for the following types of electronic devices and associated accessories:
 - 8.4.1. Smart watches
 - 8.4.2. Laptops
 - 8.4.3. Tablets
 - 8.4.4. Office electronic accessories (Printers, speakers, headphones, wireless mice, and monitors)
 - 8.4.5. Smartphones
 - 8.4.6. Gaming electronic accessories
- 8.5. TMT Insure+ is limited to the aforementioned devices and accessories, and coverage is contingent upon the adherence to all Policy terms, conditions, and provisions. Any other devices or equipment not explicitly listed above are not covered by TMT Insure+.
- 8.6. TMT have the right to amend which categories and/or brands that can be covered under TMT Insure+.
- 8.7. The final decision in whether a Product is eligible to be purchased with TMT Insure+ lies solely at TMT's discretion
- 8.8. In the case of consumer products such as electronics and major appliances, the use is or has been limited to domestic and personal use. Office products such as facsimile, copiers, scanners, printers, and computers are covered for office, domestic, and personal use.

9. Coverage Exclusion

TMT Insure+ specifically does not apply to any liability arising out of the following:

- 9.1. Loss, damage, liability, claim, cost, or expenses of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with:
 - 9.1.1. Any latent or mechanical defect, mechanical derangement, mechanical or electrical failures, breakage, depreciation, atmospheric conditions, or any other gradually operating cause
 - 9.1.2. Mechanical or electrical breakdown or wear, tear and/or gradual depreciation
 - 9.1.3. Neglect, abuse, misuse, battery leakage, natural disasters, acts of god, commercial usage, power outages or surges, and/or improper environment
 - 9.1.4. Unauthorised modifications, repairs performed by non-authorized repairer, and other items not affecting the function
 - 9.1.5. Overloading or strain
 - 9.1.6. Intentional damage by the Customer
 - 9.1.7. Defects that are subject to recall by the manufacturer/dealer/supplier
 - 9.1.8. Rust, corrosion, mildew, moth, vermin, any organic infestation, or in connection with any process of cleaning, dyeing repairing, restoring, renovating, or dismantling
 - 9.1.9. Deterioration of property due to change in temperature, humidity, continuous or repeated seepage or leakage of water, moisture, vapor or failure or inadequate operation of an air-conditioning cooling or heating system over a period of weeks, months, or years
 - 9.1.10. Water damage directly or indirectly caused from natural disasters including but not limited to flood, surface water, waves (including tidal waves and tsunamis), tides, tidal water,

- overflow from any body of water, or spray from these sources, regardless of wind (including storm surge), and damage caused by waterborne materials carried or moved by the aforementioned water sources
- 9.1.11. Fire damage directly or indirectly cause from intentional damage including but not limited to arson or intentional burning
 - 9.1.12. Detention, confiscation, destruction, or requisition by Customs house or other Officials or Authorities or by seizure or sale under any process of Law or abandonment of the Product
 - 9.1.13. Failure or inability of any equipment or any computer program to recognise or correctly to interpret or process any date as the true or correct date or to continue to function correctly beyond that date
 - 9.1.14. Impairment in the function, availability, range of use or accessibility of data, software or computer programs, and any business interruption losses
 - 9.1.15. Failure to follow manufacturer's recommended instructions for installation, operation, routine care maintenance, inspection, cleaning, removal of odours, lubrication, external adjustments, including problems caused by a device that is not the Product, including equipment or accessories that are not OEM, whether or not purchased at the same time as the Product.
 - 9.1.16. Mysterious disappearance and/or discovered due to inventory stock checking
 - 9.1.17. Any loss of, alteration of, or damage to or a reduction in the functionality, availability, or operation of a computer system
 - 9.1.18. Any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data, including any amount pertaining to the value of such data
 - 9.1.19. Liability to anyone other than TMT or Service Plan Holder, as the case may be
 - 9.1.20. Product or property liability insurance
 - 9.1.21. Acts of criminal breach of trust or act of cheating by any entity set out in the Penal Code
 - 9.1.22. Acts of terrorism which is defined as acts committed for political, religious, ideological, or similar purposes, including the intention to influence governments or induce fear
 - 9.1.23. War, invasion, acts of foreign enemies, hostilities (whether declared or not), mutiny, insurrection, rebellion, revolution, conspiracy, military or usurped power, martial law, state of siege, seizure, confiscation, requisition, nationalization, destruction, or damage ordered by any government or public authority, as well as risks related to contraband or illegal transportation and trade.
 - 9.1.24. Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease (any disease which can be transmitted by means of any substance or agent from any organism to another organism) regardless of any other cause or event contributing concurrently or in any other sequence thereto
 - 9.1.25. Ionising radiations, contamination, radioactive properties, or nuclear reactions from any nuclear fuel, nuclear waste or from the combustion of nuclear fuel, nuclear installation, nuclear assembly, or nuclear component
- 9.2. Any loss, damage, or deterioration of batteries (whether rechargeable or not) and adaptors, including any loss of reduction in the functionality, capacity, or performance, whether such deterioration or damage occurs gradually or suddenly, regardless of the cause including wear and tear, usage, or any other factors.
 - 9.3. Costs of removal or reinstallation unless specifically included in manufacturer's warranty.
 - 9.4. Reception and transmission problems resulting from external causes.

- 9.5. Any claims that would expose TMT to sanctions under United Nations resolutions or trade or economic sanctions of the European Union, United Kingdom, or United States of America.
- 9.6. Exclusions specifically stated in this warranty.

10. Transfer

- 10.1. The TMT Insure+ plan is exclusively associated with the specific covered product for which it was purchased and is only valid within the geographical boundaries of Malaysia.
- 10.2. TMT Insure+ plan is non-transferable and cannot be applied to any other item, regardless of whether such item was acquired concurrently with the covered product or through any of TMT's sales channels or outlets.
- 10.3. TMT Insure+ plan remains inextricably linked to the originally covered product and may not be reassigned to different products or individuals under any circumstances, including any subsequent owner of the product.

11. Data Privacy & Protection

- 11.1. TMT may collect, process, and store personal information about the Customer in compliance with applicable data protection laws. The Customer's information will be used solely for the purpose of the transaction and may be shared with third-party service providers or partners as necessary.
- 11.2. By engaging in business with TMT, the Customer consent to and expressly authorise collection, receipt, use, retention, and transfer, in electronic or other form, of their personal data by TMT.
- 11.3. The collected data will be utilised by TMT for one or more of the following purposes: provision of products and services, internal record and marketing, fraud prevention and security, compliance purposes and other related purposes. For more details regarding TMT's Privacy Policy, please visit <https://www.tmt.my/pages/pdpa>
- 11.4. Upon submitting a warranty claim or requesting repairs, the Customer agrees to remove or log out of any associated login credentials, accounts, or personal information on the product in question. Failure to do so may result in delays in the repair or warranty process, and the customer acknowledges that the company is not liable for any issues arising from the retention of such information during and/or after the service or repair period.

12. Limitation of Liability

- 12.1. Coverage will not extend to any loss or injury to a person, or loss or damage to property or business.
- 12.2. TMT's liability for any one (1) repair visit shall not exceed the market value of the product at the time of said repair visit.
- 12.3. Replacement parts will be new, original, refurbished, or non-original manufacturer's parts, or refurbished parts that perform to factory specifications of the Product determined at our discretion.
- 12.4. TMT shall, in its sole discretion, replace the damaged covered Product with one of like kind and quality if the Product is deemed by TMT not repairable or beyond economical repair. Replacement unit may be of lower value than the original according to the current market price. Upon replacement, the damaged Product shall become the exclusive property of TMT and reserves the right to decide the disposition of the damaged Product, which may include disposal, recycling or any other method deemed appropriate by TMT. The Customer acknowledges and agrees that TMT's decision regarding the disposition of the damaged Product shall be final and binding.

- 12.5. TMT will not be held liable for any loss, alteration, damage, or reduction in functionality to any data, software, or operating system during the warranty process.
- 12.6. In no event shall TMT, its directors, employees, or agents be liable for any direct, indirect, incidental, special, consequential, or punitive damages, or any loss of profits, revenues, or data, whether incurred directly or indirectly, or any loss of use, goodwill, or other intangible losses, arising out of or in connection with any products or services purchased at TMT outlets or sales channels, even if TMT has been advised of the possibility of such damages.
- 12.7. Any liability for breach of condition or warranty, whether implied by law or otherwise, is limited to repair, replacement, or cost reimbursement as stated in applicable laws. The customer shall indemnify and hold TMT harmless from any losses, claims, or damages arising from non-compliance with these terms.
- 12.8. The total of all benefits paid or payable for the covered Product under TMT Insure+ while it is in force shall not exceed the amount based on the Plan chosen and paid for by the Customer
- 12.9. The Customer acknowledges and agrees that they will be responsible for any additional fees or charges incurred by the service repair centre that are not covered under TMT Insure+. This includes, but is not limited to, diagnostic fees, repair fees for issues not covered by the warranty, and any other charges deemed necessary by the service repair centre. The customer understands that such fees are their sole responsibility, and the company shall not be held liable for these additional costs.

13. Force Majeure

- 13.1. TMT is not liable for any failure or delay in performance resulting from events beyond its reasonable control, including but not limited to:
 - 13.1.1. Natural disasters or acts of god
 - 13.1.2. War, invasion, acts of foreign enemies, hostilities (whether declared or not), mutiny, insurrection, rebellion, revolution, conspiracy, military or usurped power, martial law, state of siege, seizure, confiscation, requisition, nationalization, destruction, or damage ordered by any government or public authority, as well as risks related to contraband or illegal transportation and trade
 - 13.1.3. Acts of criminal breach of trust or act of cheating by any entity set out in the Penal Code
 - 13.1.4. Acts of terrorism
 - 13.1.5. Communicable Diseases or the fear or threat of any Communicable Diseases

14. Termination & Cancellation

- 14.1. The Customer's TMT Insure+ plan shall terminate immediately in the event of any of the following:
 - 14.1.1. Disposal or repossession of the Product
 - 14.1.2. Unauthorised repair, replacement, or modification of the Product
 - 14.1.3. Cancellation of TMT Insure+ plan is applicable only when the Product is returned to or exchanged within seven (7) days from the date of the purchase based on the original TMT Invoice/Quotation. No refund will be made under any circumstances for the purchase of TMT Insure+ plan for the covered Product.

15. Governing Law & Jurisdiction

- 15.1. The laws of Malaysia shall govern the interpretation of these Conditions and any Contracts.

- 15.2. The Customer agrees that the courts of Malaysia have jurisdiction to settle any claims or disputes arising from these Conditions or any Contracts.
- 15.3. Any disputes arising from the application of these Terms and Conditions shall be resolved through negotiation and mediation. If mediation is unsuccessful, both parties agree to submit to the exclusive jurisdiction of the courts in Malaysia. The costs and fees associated with any dispute resolution, including but not limited to legal fees, mediation costs, and court-related expenses, shall be borne by the Customer and are not the responsibility of TMT.

16. Staff Actions

- 16.1. Any advice or actions of TMT's staff that contradict these terms & conditions shall not alter the terms and conditions herein.

17. Duty of Disclosure

- 17.1. Customers must take reasonable care to ensure that all the answers to the questions are full, complete, correct, and honest and to the best of the Customer's knowledge.
- 17.2. Customers also have a duty to inform us of any changes in the information given to TMT.

18. Waiver & Severability

- 18.1. The failure by TMT to enforce any of these Terms and Conditions shall not be considered a waiver of its right to enforce any other term or conditions in the future.
- 18.2. If any provision in these Terms and Conditions is determined to be invalid or unenforceable by a court of law, such term shall be deleted, and the relevant Contract shall remain in full force and effect. TMT and the Customer will negotiate in good faith to agree on mutually acceptable alternative provisions to replace the deleted clause.