



PROGRESSIVE FAMILY PA PERSONAL ACCIDENT POLICY

There is 24 choice of plans for you to select from basic protection to those with comprehensive coverage. These plans are designed to meet your needs and budget and will compensated you for injury/bodily injury caused solely and directly by any accident and shall excluded injury caused by sickness, disease or medical disorder.

Special Features:

Wide Range of Choices

24- Hour Protection Worldwide

Easy Application by completing the proposal form and send it either to us or your insurance advisor for immediate processing

COVER

We will pay for any accident, the compensation for the benefits as listed below if Insured Person is injured and within twelve(12) calendar months from the date of the accident.

Benefits

- Accidental Death
- Permanent loss or disablement
- Weekly benefits for temporary total disablement
- Medical expenses
- Funeral expenses
- Cremation and/or repatriation expenses
- Hospital income
- Corrective dental and/or cosmetic surgery
- Ambulances services expenses
- Orthopaedic equipment

Note: Housewife & children are not entitled for weekly benefits

INSURED PERSON

Children as young as 15 days old up to 17 years and adult from 18 years of age up to 64 years old. If the policy purchased before age 65 years old, this policy can be renewed up to the age of 70 years old

OCCUPATIONAL CLASSIFICATION

- Class 1: Persons engaged in administrative, management, clerical and non-manual work irrespective of trade.
- Class 2: Persons engaged in work of a supervisory nature, in wholesale trade, or frequent travelling and whose duties do not involve the use of tools or machinery or expose to any special hazard.
- Class 3: Persons engaged in manual work not particularly hazardous in nature but involving the use of tools or machinery (but not woodworking machinery)

EXCLUDED OCCUPATION

- Army
- Crew members of airline
- Demolition
- Divers
- Fishermen
- Law enforcers
- Loggers
- Military
- Mining
- Offshore Oil and Gas
- Pilots
- Professional Sports and Racing
- Seamen
- Stevedores
- Tunnelling
- War Correspondents

MAJOR EXCLUSION

- War
- Terrorism
- High risk sporting activities
- Drugs
- AIDS/ HIV related illness
- Sexually transmitted diseases

Note: This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.

PRODUCT DISCLOSURE SHEET

Read this [Product Disclosure Sheet](#) before you decide to take out this insurance. Be sure to also read the general terms and condition.