



PROGRESSIVE INSURANCE BHD (19002-P)

PRODUCT DISCLOSURE SHEET

(Please read this Product Disclosure Sheet before you decide to take up the Progressive Care and Progressive Group Hospital & Surgical Insurance Policy.)

1. What is this product about?

This policy provides cover for hospitalisation and surgical expenses incurred due to a covered illness under the policy.

2. What are the covers / benefits provided?

This policy covers the benefits listed below, for details of the limits of benefits covered, please refer to the product brochure or quotation attached.

- Daily Room & Board ;
- Intensive Care Unit ;
- Hospital Miscellaneous Expenses ;
- In-Hospital Physician's Visit ;
- Pre-Hospitalisation Treatment ;
- Post-Hospitalisation Treatment ;
- Surgical Fees (including Operating Theatre & Anesthetist fees);
- Day Care Procedure;
- Emergency Accidental Outpatient Treatment;
- Ambulance Services;
- Medical Report Fee;
- Government Service Tax ;
- Government Hospital Daily Allowance;
- Organ Transplant (Heart, Kidney, Lung, Liver & Bone Marrow);
- Outpatient Cancer Treatment ;
- Outpatient Kidney Dialysis ;
- Accidental Death Benefit

Duration of cover is for one year. You are required to renew your cover annually.

3. How much premium do I have to pay? Please refer to the brochure / quotation for details.

The total premium that you have to pay may vary depending on the underwriting requirement of the Company. The premiums may be revised on renewal according to your age and the changes in your health condition.



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4. What are the fees and charges that I have to pay?

Type	Amount
<ul style="list-style-type: none">• Commission paid to the insurance agent	<ul style="list-style-type: none">• 15% of premiums for Individual / family policies and 10% for group policies
<ul style="list-style-type: none">• Stamp duty	<ul style="list-style-type: none">• RM10.00
<ul style="list-style-type: none">• There is a 5% government tax for group policies	

5. What are some of the key terms and conditions that I should be aware of?

- Importance of disclosure – you must disclose all material facts such as medical condition, and state your age correctly.
- Free-look period – you may cancel your policy by returning the policy within 15 days after you have received the policy. The premiums that you have paid (less any medical fee incurred) will be refunded to you.
- Qualifying / waiting period – the eligibility for benefits under the policy will only start [30] days after the effective date of the policy.
- Unless renewed, the coverage will cease on expiry date and the insurance company shall strictly not be liable for any expenses that take place after the expiry date.
- Co-insurance – Please always ensure you do not exceed the amount of Hospital Room and Board you are insured for. You will have to pay the excess in the Hospital room and Board and [20% of the total costs incurred , in the event you admit to a Hospital Room higher than the amount you are insured for.

(Please read the Frequently Asked Question in our Brochure for more information..)

6. What are the major exclusions under this policy?

This policy does not cover:

- Pre-existing conditions and specified illness;
- Maternity;
- Congenital abnormalities;
- Accidental injuries or illnesses arising from racing;
- Cosmetic or plastic surgery; and
- Dental work or treatment including oral surgery.

Note:

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

7. Can I cancel my policy?

You may cancel your policy by giving a written notice to the insurance company. Upon cancellation, you are entitled to a certain amount of refund of the premium provided that you have not made a claim on the policy.



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8. What do I need to do if there are changes to my contact details?

It is important that you inform us of any change in your contact details to ensure that all correspondences reach you in a timely manner.

9. Where can I get further information?

Should you require additional information about medical and health insurance, please refer to the *insuranceinfo* booklet on 'Medical & Health Insurance', available at all our branches or you can obtain a copy from the insurance agent or visit www.insuranceinfo.com.my

If you have any enquiries, please contact us at:

Progressive Insurance Berhad
7th, 9th & 10th Floor, Menara BGI
Plaza Berjaya, No.12 Jalan Imbi
55100 Kuala Lumpur
Tel: 03-2118 8000
Fax: 03-2118 8098
Email: www.progressiveinsurance.com.my

10. Other types of Medical and Health Insurance cover available

Progressive Insurance Berhad, also provide other medical and health insurance policies. Please contact us at the address above for assistance.

IMPORTANT NOTE:

YOU SHOULD SATISFY YOURSELF THAT THIS POLICY WILL BEST SERVE YOUR NEEDS. YOU SHOULD READ AND UNDERSTAND THE INSURANCE POLICY AND DISCUSS WITH THE AGENT OR CONTACT THE INSURANCE COMPANY DIRECTLY FOR MORE INFORMATION.
