PROGRESSIVE INSURANCE BHD (19002-P)

MOTOR
INSURANCE POLICY

Motor Insurance is a compulsory class of insurance for all vehicles licensed to be used on public roads, as per the Road Transport Act 1987.

CLASSIFICATION OF MOTOR INSURANCE

Private Car – Individual Use and Business Use
Commercial Vehicle
Motorcycle

TYPE OF COVERS

Comprehensive

The policy will indemnify you if your vehicle is damaged or lost in the following circumstances:

- by accidental collision or overturning
- by collision or overturning caused by mechanical breakdown or consequent upon wear and tear.
- by impact damage caused by falling objects provided no convulsion of nature is involved.
- by fire explosion or lightning
- by burglary, housebreaking or theft
- by malicious act
- when in transit (including its loading and unloading) by:
  - i) road, rail inland waterway
  - ii) direct sea route across the straits between the island of Penang and the mainland

Transportation of damaged vehicle of up to RM200 (for Private Car and Commercial Vehicle) and RM50 (for motorcycle) as towing charges to the nearest repairer or to the Insured's address will be reimbursed.

In addition, the policy will also cover the third party liability. The common extra benefits available under comprehensive cover (subject to additional premium) are:
- Windscreen Cover
- Inclusion of Special Perils
- Strike Riot and Civil Commotion (SRCC)
- Legal Liability of Passenger (LLP)
- Additional Named Driver

Third Party

The policy indemnify you or your authorized driver for the amount which you or your authorized driver are legally liable to pay (including claimant's cost and expenses) for:

Death or bodily injury   Total liability is unlimited in respect of any claim or series of claims arising out of one event.

Damage to third party property   Total liability is limited to RM 3 million in respect of any claim or series of claims arising out of one event.

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.