



PRODUCT DISCLOSURE SHEET

Dear Customer,

Date: 10/2026

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your personal accident insurance.

Other customers have read this PDS and found it helpful; **you should read it too.**

1 What is SABAH GROUP PERSONAL ACCIDENT SCHEME?

Sabah Group Personal Accident Scheme is arranged by the Sabah State Government. The policy provides lump sum compensation for eligible Sabah citizens in the event of accidental death or accidental permanent disablement.

2 Know Your Coverage

This policy pays only for bodily injury caused directly by an accident and independent of any illness.

This policy **covers**:

Event	Benefit Payable
Accidental death	RM10,000
Permanent total disablement arising from Accidental means, as specified below, if occurring within 365 days after accident	RM10,000
(i) Total and incurable paralysis, complete and incurable insanity or injuries resulting in permanent bedridden	100%
(ii) Loss of two limbs at or above wrist or ankle	100%
(iii) Loss of sight of both eyes	75%
(iv) Loss of hearing of both ears	50%
(v) Loss of speech	50%
(vi) Loss of one limb at or above wrist or ankle	50%
(vii) Loss of sight of one eye	50%
(viii) Loss of hearing of one ear	25%
Additional Bereavement Expenses in the Event of Accidental Death	RM500

* **Medical expenses are NOT covered.**

This policy **excludes**:

- Terrorism
- High risk sporting activities
- Self-inflicted injury
- All kinds of sickness / diseases
- Suicide or insanity
- Drugs, AIDS/HIV related illness, sexually transmitted diseases
- Provoked murder or assault
- Engaging in military, naval, air force, police or fire service duties.

Note: This list is **non-exhaustive**. Please refer to the master policy for the full details.

The duration of coverage is **1 May 2025 – 30 April 2028**. Coverage applies during the policy period arranged by the Sabah State Government and continues until the master policy expires or is terminated.

If you have any questions or required assistance on your insurance coverage, you can:



Call us at
1-800-888-458



Visit us at
www.progressiveinsurance.com.my



Email us at
customercare@progressiveinsurance.com.my



Scan the QR
Code above



3 Know Your Obligations

For this personal accident insurance, you do not need to apply or pay premium	
Standard Cover	-
(+) Additional Cover	-
Gross Premium	-
You also have to pay the following fees and charges:	
(+) 8% Service Tax	-
(+) Stamp Duty	-
Total Premium Payable	-
Where this is inclusive of:	
Commission	-

4 Other Key Terms

- Coverage is automatic if you meet the eligibility criteria.
- Eligibility Criteria:

You are automatically covered if	You are NOT covered if
• You are aged 30 days to 80 years old. • You were born in Sabah, with a National Registration Identity Card (NRIC) number carrying the Sabah State codes of 12, 47, 48 or 49. Example: 900101-12-XXXX	• Your NRIC number does not carry the Sabah State numeric number of 12, 47, 48 or 49. • You are a foreigner, permanent resident or pass holder. • You reside in Sabah but do not meet the IC requirement.

- Coverage applies worldwide, 24 hours a day.
- You do not need to live in Sabah.
- Citizens studying or working outside Sabah remain covered.
- The claimant or representative must notify the insurer as soon as reasonably practicable and submit the required documents within 60 days of the accident (or as soon as reasonably possible) with accurate and complete information.
- The required documents can be submitted via WhatsApp at 018-211 8239; OR Email at sabahgpa@progressiveinsurance.com.my; OR Hand-deliver / courier to Progressive Insurance Bhd branch.
- Failure to comply may result in delay or rejection of claim.

Note: This list is **non-exhaustive**. You should refer to the master policy for the full list of terms and conditions.

? Can I cancel my policy?

- No. This is a government-arranged group policy. Individuals cannot opt out, amend or upgrade the coverage.

The benefits payable under eligible Policy is (are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Progressive Insurance Bhd or PIDM (visit www.pidm.gov.my)