



# SABAH GROUP PERSONAL ACCIDENT SCHEME

A SABAH STATE  
GOVERNMENT  
INITIATIVE

## ELIGIBLE FOR SABAHAANS:

- AGED 30 DAYS TO 80 YEARS OLD
- NRIC NUMBER CARRYING SABAH STATE NUMERIC NUMBER OF 12, 47, 48, OR 49

“SABAH MAJU JAYA”

## Benefits

No	Benefit Description	Sum Insured (Per Person)
1	Accidental Death	RM10,000.00
2	Permanent Disablement as specified below, if occurring within 365 days after accident	RM10,000.00
	(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%
3	Additional Bereavement Expenses In The Event of Accidental Death	RM500.00

*Note: The benefit(s) payable under eligible product is 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](http://www.pidm.gov.my)).*

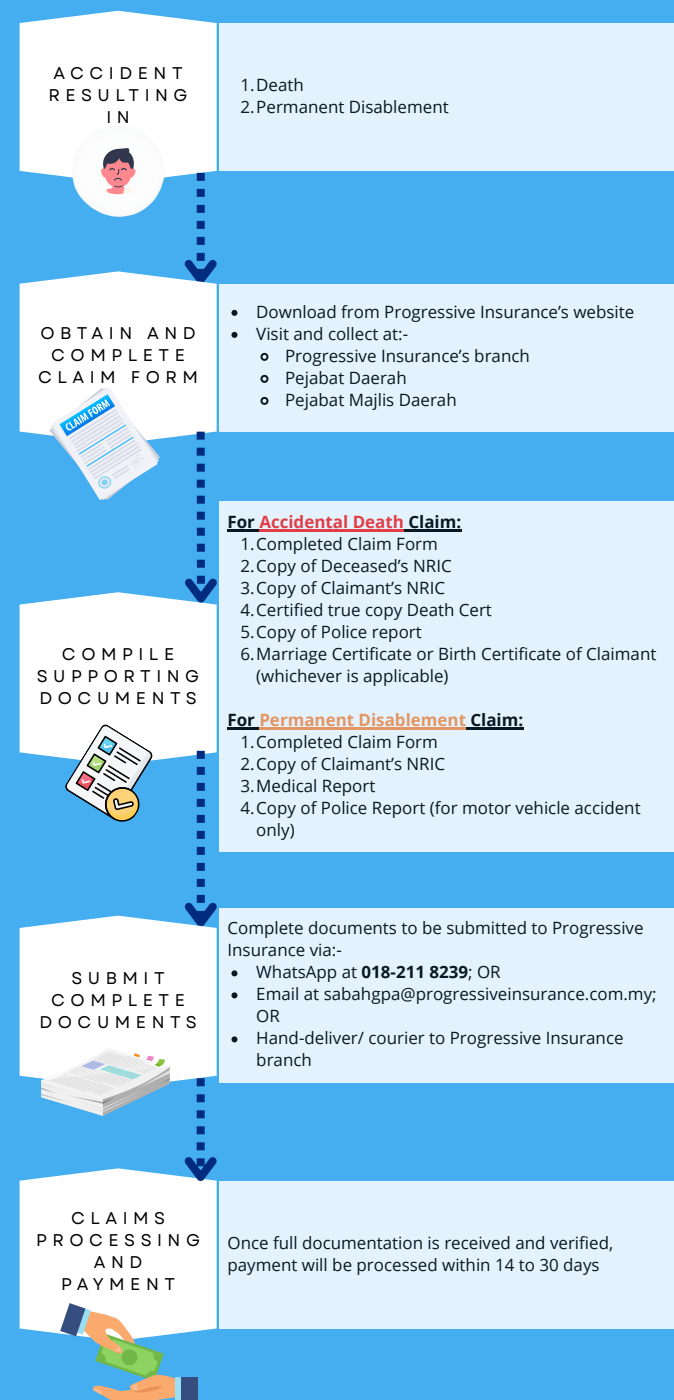
## Coverage

- ✓ 1 May 2025 - 30 April 2028
- ✓ **Accidental Death**
- ✓ Permanent Disablement **Arising from Accidental means**
- ✓ 24x7 World-wide coverage



Scan QR for more Info

## Claims Procedure



# Contact us at:



**PROGRESSIVE INSURANCE BHD**

☎ 088-33 5789

☎ 018-211 8239

✉ [sabahgpa@progressiveinsurance.com.my](mailto:sabahgpa@progressiveinsurance.com.my)

## Branches

### Head Office

6<sup>th</sup>, 9<sup>th</sup> & 10<sup>th</sup> Floor  
Menara Cosway, Plaza Berjaya  
No. 12, Jalan Imbi  
55100 Kuala Lumpur

☎ 03-2118 8000

🕒 Monday – Thursday: 9:00AM–6:00PM  
🕒 Friday: 9:00AM–5:30PM

### Alor Setar

No. 223, Tingkat 2, Jalan Gangsa  
Kawasan Perindustrian  
Ringan Kristal  
05150 Alor Setar  
Kedah

☎ 04-733 9846/ 9691

🕒 Monday – Thursday: 9:00AM–6:00PM  
🕒 Friday: 9:00AM–5:30PM

### Butterworth

Ground & 1<sup>st</sup> Floor  
2755, Jln Chain Ferry  
Taman Inderawasih  
13600 Prai, Sebrang Prai Tengah  
Penang

☎ 04-397 7128

🕒 Monday – Thursday: 9:00AM–6:00PM  
🕒 Friday: 9:00AM–5:30PM

### Malacca

13A, Jalan Melaka Raya 24  
Taman Melaka Raya  
75000 Melaka

☎ 06-288 3831

🕒 Monday – Thursday: 9:00AM–6:00PM  
🕒 Friday: 9:00AM–5:30PM

### Johor Bahru

17-01, Jalan Kebun Teh 1  
Pusat Perdagangan Kebun Teh  
80250 Johor Bahru  
Johor

☎ 07-227 0996

🕒 Monday – Thursday: 9:00AM–6:00PM  
🕒 Friday: 9:00AM–5:30PM

### Kota Kinabalu

Ground & 7<sup>th</sup> Floor  
Wisma Perkasa, Jalan Gaya  
88000 Kota Kinabalu  
Sabah

☎ 088-24 4216

🕒 Monday – Thursday: 8:15AM–5:15PM  
🕒 Friday: 8:15AM–4:45PM

### Sandakan

1<sup>st</sup> Floor, Lot 1, Block 3  
Bandar Indah, Mile 4, North Road  
90000 Sandakan  
Sabah

☎ 089-23 8810

🕒 Monday – Thursday: 8:15AM–5:15PM  
🕒 Friday: 8:15AM–4:45PM

### Kuching

Sublot 11 & 12, Lots 9966 & 9967  
1<sup>st</sup> Floor, Premier 101  
Jalan Tun Jugah  
93350 Kuching  
Sarawak

☎ 082-57 2013

🕒 Monday – Thursday: 8:15AM–5:15PM  
🕒 Friday: 8:15AM–4:45PM

## FAQs

### Q: What is this insurance protection scheme?

A: This is a Group Personal Accident (GPA) insurance scheme initiated by the government to provide coverage for eligible Sabah citizens against accidental death and permanent disability.

### Q: Who is eligible for this scheme?

A: Eligibility is automatic for individuals who meet both criteria below during the policy period:

- Aged between 30 days and 80 years old.
- Born in Sabah with a National Registration Identity Card (NRIC) number containing the Sabah state codes 12, 47, 48, or 49.

### Q: Do I need to register or enroll?

A: No, registration is not required. Coverage is automatic for all eligible Sabah citizens. This avoids the need to collect personal data and ensures no eligible person is missed.

### Q: How do I check if I'm covered?

A: You don't need to check for enrolment. If you meet the eligibility criteria (age 30 days-80 years and born in Sabah with state codes 12, 47, 48, or 49 on your NRIC), you are automatically covered.

### Q: Are newborn babies covered?

A: Yes, babies born in Sabah will be covered once they reach 30 days old, provided they meet the NRIC criteria.

### Q: What if I'm not familiar with insurance and need help with claims?

A: Progressive insurance has a dedicated HOTLINE at 088-33 5789. The customer service team will assist and guide claimants through the process.

### Q: Am I covered if my NRIC contains Sabah state codes 12, 47, 48, or 49, but currently not residing in Sabah?

A: Yes, as long you are born in Sabah with the mentioned state codes in NRIC

### Q: How fast will Progressive Insurance pay the claims?

A: If all the documents are available and are in order, Progressive Insurance will pay the claims within 30 days.

## FAQs

### Q: Does this insurance scheme cover clinic visits, specialist treatment, hospital stays, or surgery?

A: No, this personal accident insurance does not cover any medical treatment. It only provides a payout in the event of accidental death, permanent disability, and bereavement expenses due to accidental death.

### Q: What is not covered in this group personal accident insurance?

A: The following but not limited to; kindly refer to the policy wording for the complete list.

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

### Q: Is there any timeframe for me to submit claims?

A: Please submit the claim within 60 days from date of accident.

## Exclusions

*Note: Below are the main exclusions in the policy. For full list of the exclusions, please refer to the policy contract under Progressive Insurance's website.*

### Occupations that are excluded from the coverage:

- |                           |                                  |
|---------------------------|----------------------------------|
| • Army                    | • Pilots                         |
| • Crew members of airline | • Professional Sports and Racing |
| • Demolition              | • Seaman                         |
| • Divers                  | • Stevedores                     |
| • Law Enforcement         | • Tunnelling                     |
| • Loggers                 | • War correspondents             |
| • Military                | • Mining                         |
| • Offshore Oil and Gas    |                                  |

**However, these excluded occupation individuals are covered after their occupation duty hours (OFF-DUTY)**