

PRODUCT DISCLOSURE SHEET

Dear Customer,

Date: 04/2026

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 Progressive Family PA?

Progressive Family PA policy will compensate you and/or your spouse and/or your children in the event of injuries, disability or death caused solely by accidental means.

2 Know Your Coverage

There are a total of 24 plans for this product*. **As an Illustration**, for **RM85.00** annually (inclusive of service tax), you will receive the following **coverage under Plan A1**:
Premium assumption: RM50,000 Sum Insured, Individual, Office Worker, Class 1 and age 30 years old.

| This policy covers : | | This policy excludes : |
|--|---------|---|
| Benefits | Plan A1 | |
| Accidental Death | 50,000 | <ul style="list-style-type: none"> War related risks; High risk sporting activities; Drugs; AIDS / HIV related illness; Sexually transmitted diseases; Electronic date recognition; Nuclear, chemical, biological, or terrorism related risks. <p>Note: This list is non-exhaustive. Please refer to the policy wording for the full exclusions under this policy.</p> |
| Permanent Disablement | 50,000 | |
| Temporary Total Disablement (per week, max 52 Weeks) | Nil | |
| Medical Expenses | 3,500 | |
| Funeral Expenses | 5,000 | |
| Cremation And/OR Repatriation Expenses | 5,000 | |
| Hospital Income - Per Day Up To 180 Days | 100 | |
| Corrective Dental / Cosmetic Surgery | 5,000 | |
| Ambulance Services | 1,500 | |
| Orthopaedic Equipment | 1,500 | |


| Occupational Class | Category | Annual Premium (RM) (Before Service Tax And Stamp Duty) | |
|--------------------|------------------|---|--------|
| | | Plan A1 | |
| Class 1 & 2 | Insured | | 78.70 |
| | Insured & Spouse | | 141.68 |
| | Per Child | | 39.36 |
| Class 3 | Insured | | 137.75 |
| | Insured & Spouse | | 248.04 |

The duration of coverage is 12 months. You will need to renew your policy annually.


* For full details on all the plans available, you may refer to the complete Progressive Family PA benefits table at our website.

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)


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




Call us at
1-800-888-458



Visit us at
www.progressiveinsurance.com.my



Email us at
customer@progressiveinsurance.com.my



Scan the
QR Code above

3 Know Your Obligations

| For this Progressive Family PA Plan A1, you must pay a premium of: | |
|--|--|
| Standard Cover | RM78.70 (annually) |
| (+) Additional Cover | Not applicable |
| Gross Premium | RM78.70 |
| You also have to pay the following fees and charges: | |
| (+) 8% Service Tax | RM6.30 |
| (+) Stamp Duty | Not applicable |
| Total Premium Payable | RM85.00 |
| Where this is inclusive of: | |
| Commission | 25% of Gross Premium or RM19.68 |

Please note the following:

- The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.
- Stamp duty for premium not exceeding RM150 is exempted until 31/12/2028.

4 Other Key Terms

- You must provide complete and accurate information in the application form.
- You must disclose all material facts such as your occupation and personal pursuits.
- Failure to disclose or provide complete and accurate information may result in rejection of your claim or cancellation of your Policy.
- **Cash Before Cover** - It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us before cover commences. If this condition is not complied with then this insurance Policy is automatically null and void.
- **Eligibility:**
 - Adults aged eighteen (18) and up to sixty-four (64) years old, renewable up to seventy (70) years old.
 - Children aged fifteen (15) days up to seventeen (17) years old or up to twenty-three (23) if registered as a full-time student and not gainfully employed.
 - Children are only eligible for Plan A1, A3, A5 or A7 only (with 50% of Adult benefits).
 - Housewives and children are not eligible to weekly benefits.
- **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, but not involved in manual labour.
 - Class 3 – Persons engaged in manual work involving the use of tools or machinery (but not woodworking machinery).
- In the event of an Accident, you must report in writing to us within sixty (60) days of such Accident, full details of the Accident / Injury which may give rise to a claim under the policy.
- We shall have the right to examine the insured person during claim and in the event of death, to make an autopsy where it is not forbidden by law.
- **Nomination:** You must nominate a nominee and ensure that your nominee is aware of the personal accident policy that you have purchased.

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

? Can I cancel my policy?

- Yes. You may cancel your policy at any time by giving written notice to us. Upon cancellation, you will receive a refund of the premium, after deducting the amount corresponding to the period the policy has already been in force, calculated based on our short period rates, and subject to the minimum premium to be retained by us.
- No refund premium is allowed if there is a claim under the policy.
- Short Period Rates Table:

| Period of Insurance | Percentage of Annual Premium Refund |
|-------------------------|-------------------------------------|
| Not exceeding 15 days | 90% |
| Not exceeding 1 month | 80% |
| Not exceeding 2 months | 70% |
| Not exceeding 3 months | 60% |
| Not exceeding 4 months | 50% |
| Not exceeding 5 months | 40% |
| Not exceeding 6 months | 30% |
| Not exceeding 7 months | 25% |
| Not exceeding 8 months | 20% |
| Not exceeding 9 months | 15% |
| Not exceeding 10 months | 10% |
| Not exceeding 11 months | 5% |
| Exceeding 11 months | No refund of premium |