



PROGRESSIVE INSURANCE BHD

Registration No : 197401001891 (19002-P)



PRODUCT FACT SHEET

PROGRESSIVE FAMILY PA Personal Accident Insurance

There is 24 choices of plans for you to select from basic protection to those with comprehensive coverage. These plans are designed to meet your needs and budget and will compensate you for injury/bodily injury caused solely and directly by any accident and shall exclude injury caused by sickness, disease or medical disorder.

Special Features:

- **Wide Range of Choices**
- **24- Hour Protection Worldwide**
- **Easy Application** by completing the proposal form and send it either to us or your insurance advisor for immediate processing

COVER

We will pay for any accident, the compensation for the benefits as listed below if Insured Person is injured and within twelve(12) months from the date of the accident.

Benefits

- | | | |
|---|--|---|
| • Accidental Death | • Medical expenses | • Corrective dental and/or cosmetic surgery |
| • Permanent loss or disablement | • Funeral expenses | • Ambulances services expenses |
| • Weekly benefits for temporary total disablement | • Cremation and/or repatriation expenses | • Orthopaedic equipment |
| | • Hospital income | |

Note: Housewife & children are not entitled for weekly benefits

INSURED PERSON

Children as young as 15 days old up to 17 years and adult from 18 years of age up to 64 years old. If the policy purchased before age 65 years old, this policy can be renewed up to the age of 70 years old

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, in wholesale trade, or frequent travelling and whose duties do not involve the use of tools or machinery or expose to any special hazard.

Class 3: Persons engaged in manual work not particularly hazardous in nature but involving the use of tools or machinery (but not woodworking machinery)

EXCLUDED OCCUPATION

- | | | |
|---------------------------|----------------------------------|----------------------|
| • Army | • Loggers | • Seamen |
| • Crew members of airline | • Military | • Stevedores |
| • Demolition | • Mining | • Tunnelling |
| • Divers | • Offshore Oil and Gas | • War Correspondents |
| • Fishermen | • Pilots | |
| • Law enforcers | • Professional Sports and Racing | |

MAJOR EXCLUSION

- | | | |
|-------------|---------------------------------|---------------------------------|
| • War | • High risk sporting activities | • AIDS/ HIV related illness |
| • Terrorism | • Drugs | • Sexually transmitted diseases |

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

PRODUCT DISCLOSURE SHEET

Please read the [Product Disclosure Sheet](#) before you decide to take out this insurance. Be sure to also read the general terms and condition.

The benefits(s) payable under eligible product 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)