

# PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Fire Plus Insurance.

Date: 04/2026

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

## 1 What is Fire Plus & Con-Loss Insurance?

Fire Plus & Con-Loss insurance protects your property and/or the contents in your property against loss or damage caused by fire, lightning, explosion of domestic boilers or gas used for domestic purposes or other perils mentioned in the insurance policy. This policy provides optional cover for financial loss and additional expenses incurred due to and arising from loss of or damage to property under Fire Section.

## 2 Know Your Coverage

As an illustration, for **RM479.50** annually, you will receive the following insurance **coverage** with Sum Insured of **RM500,000** if your property is occupied as Restaurant with Building Construction Classification C1A:

This policy <b>covers</b> :	This policy <b>excludes</b> :
<p><b>Section I: Fire</b> Loss or damage by fire, lightning, and explosion caused by gas used for domestic purposes. Buildings (dwelling, factories, offices, shopping complexes etc.) Stocks (raw materials, finished and unfinished goods, packaging material &amp; etc.) Contents (pans and machinery, furniture, fittings and fixtures, office equipment and tools, plans and documents etc.)</p> <p>This policy also provides the following additional benefits: Temporary Protection Theft of stock-in-trade and merchandise following fire</p> <p><b>Section II: Fire Consequential Loss (Optional Cover)</b> This section indemnifies insured against financial loss and additional expenses incurred due to and arising from loss of or damage to property insured under the Fire Policy.</p>	<ul style="list-style-type: none"> <li>Loss by theft during or after the occurrence of a fire</li> <li>Loss or damage to property occasioned by its own fermentation, natural heating or spontaneous combustion [except as may be provided in accordance with Condition 8(f)] or by its undergoing any heating or drying process.</li> <li>Loss or damage occasioned by or through or in consequence of</li> <li>Loss or damage directly or indirectly caused by or arising from or in consequence of or contributed to by nuclear weapons material.</li> <li>Any act of terrorism</li> <li>War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war.</li> <li>Subterranean Fire</li> <li>The burning of property by order of any public authority</li> <li>Earthquake, volcanic eruption or other convulsion of nature.</li> <li>Typhoon, hurricane, tornado, cyclone or other atmospheric disturbance.</li> <li>Mutiny, riot, military or popular rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.</li> </ul>

By paying an **additional** premium, you can expand the coverage to include:

**Section I: Fire**

- Aircraft Damage, Bush / Lalang Fire, Bursting or Overflowing of water tanks or pipes, Riot Strike and Malicious Damage, Impact Damage, Damage by Falling Trees or Branches and objects there from, Earthquake and Volcanic Eruption, Storm, Tempest, Flood, Electrical Installation Clause A / Clause B, Explosion, Subsidence and Landslip, Sprinkler Leakage, Spontaneous Combustion, good undergoing drying/heating process, Smoke Damage, Cold Storage Clause A / Clause B

**Section II: Fire Consequential Loss**

- Murder, suicide, pest, food or drink poisoning: or defective sanitary arrangements
- Prevention of Access
- Public Utilities

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

The duration of coverage is 1 year. You need to renew your policy annually.

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](http://www.progressiveinsurance.com.my)



Email us at:  
[customercare@progressiveinsurance.com.my](mailto:customercare@progressiveinsurance.com.my)



Scan the QR  
Code above

### 3 Know Your Obligations

<b>For this insurance based on the illustration only, you must pay a premium of:</b>	
Standard Cover	<b>RM479.50 (annually)</b>
(+) Additional Cover	<i>Not Applicable</i>
<b>Gross Premium</b>	<b>RM479.50 (annually)</b>
<b>You also have to pay the following fees and charges:</b>	
(+) 8% Service Tax	<b>RM38.36 (annually)</b>
(+) Stamp Duty	<b>RM10.00</b>
<b>Total Premium Payable</b>	<b>RM527.85 (annually)</b>
<b>Where this is inclusive of:</b>	
Commission	<b>15% of Gross Premium or RM71.93</b>
<b>Note:</b>	
<ul style="list-style-type: none"> <li>This is an illustration. The total premium you need to pay may vary based on the coverage of your insurance, risk exposure and the underwriting criteria of Progressive Insurance Bhd.</li> <li>The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.</li> </ul>	

### 4 Other Key Terms

- Duty of Disclosure:** You must disclose all material facts which is known or ought to know, that would affect our underwriting consideration of your proposal, such as your insurance and loss history. You must disclose all relevant facts truthfully and completely in your insurance application form.
- Change of risk:** You must inform us of any material changes during the policy period. This ensures that necessary amendments can be made and endorsed to your insurance policy.
- Sum Insured:** You must ensure that your property is insured at the appropriate amount taking into account the renovation made to your property. The sum insured must be monitored and reviewed regularly to ensure it represents the full cost of rebuilding or the full value of your property in order to avoid under-insurance. Otherwise, you shall have to bear a proportionate share of the loss if the insured property is valued higher than the sum insured at the time of loss. You may use the Building Cost Calculator <https://bcc.piam.org.my/> as a reference.
- Excess:** It is the amount of loss you have to bear before we indemnify you.
- Premium:** The premium due must be paid and received by Progressive Insurance Bhd within 60 days from the inception date of the policy. Failing which policy is automatically cancelled and we are entitled to the pro rata premium on the period we have been on risk.
- Claim:** You must notify us immediately of any claim and take reasonable steps to minimize the loss or damage.

**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, any refund of the premium would be based on the conditions stipulated in the policy contract provided you have not made a claim. The Company may refund the premium due under the insurance contract on a pro-rate or short period basis to the Insured and retain the minimum premium unless the cancellation is from the inception date of this 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

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](http://www.pidm.gov.my))