

PRODUCT DISCLOSURE SHEET

Date: 04/2026

Dear Customer,

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 GPA Plus?

Progressive GPA Plus provides coverage for the Policy Holder's employees and pays compensation for bodily injury, disability or death caused by accidental means, where injury shall solely due to violent, accidental, external and visible causes, resulting in disablement or the need for medical and/or surgical treatment or death.

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), the Insured Person will receive the following **coverage under Plan P1**:

Premium assumption: RM50,000 Sum Insured, Office Worker, Class 1 and age 30 years old.

This policy covers :		This policy excludes :
Benefits	Plan P1	<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>
Accidental Death	50,000	
Permanent Disablement	50,000	
Temporary Total Disablement (per week, max 52 Weeks)	Nil	
Medical Expenses	3,500	
Funeral Expenses	5,000	
Cremation / 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	Annual Premium (RM) (Before Service Tax And Stamp Duty)	
	Plan P1	
Class 1	78.70	
Class 2	78.70	
Class 3	137.75	

The duration of coverage is 12 months. The Policy Holder will need to renew the policy annually.

* For full details on all the plans available, you may refer to the complete Progressive GPA Plus 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 GPA Plus Plan P1, the Policy Holder 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

- The Policy Holder must provide complete and accurate information during application.
- The Policy Holder must disclose all material facts such as the Policy's nature of business, the occupational risks of the insured persons, and any other relevant details.
- Failure to disclose or provide complete and accurate information may result in rejection of the claim or cancellation of the Policy.
- **Premium Warranty** - It is a fundamental and absolute special condition of this contract of insurance that the premium due must be paid and received by us within sixty (60) days from the inception of the policy / endorsement / renewal certificate.
- **Eligibility :**
 - (a) Employees aged between sixteen (16) to sixty-four (64) years old;
 - (b) For those already insured before age sixty-five (65), coverage can be renewed until the age of seventy (70).
- **Occupational Classification:**
 - (a) Class 1 – Persons engaged in administrative, management, clerical and non-manual work irrespective of trade.
 - (b) Class 2 – Persons engaged in work of a supervisory nature, but not involved in manual labour.
 - (c) Class 3 – Persons engaged in manual work involving the use of tools / machinery (but not woodworking machinery).
- In the event of an Accident, the Policy Holder 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.

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. The Policy Holder may cancel the policy at any time by giving written notice to us. Upon cancellation, the Policy Holder 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