

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 Group Personal Accident (GPA)?

Group Personal Accident (GPA) provides coverage for the Policy Holder's employees and will pay compensation for bodily injury, disability or death resulting from accidental means, where such injury is caused solely by violent, accidental, external and visible causes, and results in disablement, the need for medical and/or surgical treatment, or death.

2 Know Your Coverage

This is a custom-made Group Personal Accident policy thus the **coverage** and **sum insured** may vary from one policy to another and it is subject to negotiation between us and the Policy Holder.

As an Illustration: for **RM450.00** premium annually, your employees will receive the following **coverage**:
Premium assumption: RM50,000 Sum Insured, group of twenty (20) employees, Office Workers, Class 1 and aged between 18 to 30 years old.

This policy covers :		This policy excludes :
	Sum Insured (RM)	<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>
Benefits		
Accidental Death	50,000	
Permanent Disablement	50,000	

By paying **additional premium**, the policy holder can expand the coverage **to include**:


- Weekly benefits – RM100 per week
- Accidental Hospital Income – RM50 per day
- Accidental Medical Expenses – RM500
- Ambulance Fees – RM500
- Funeral Expenses – RM500
- Repatriation Expenses – RM500

Note: This list is **non-exhaustive**. Please refer to the policy wording for the full list of benefits, terms, conditions and exclusions.


The duration of coverage is 1 year. You need to renew the insurance cover annually.

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
customercare@progressiveinsurance.com.my



Scan the
QR Code above

3 Know Your Obligations

For this Group Personal Accident plan with Sum Insured of RM50,000, the Policy Holder must pay a premium of:	
Standard Cover	RM450.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM450.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM36.00
(+) Stamp Duty	RM10.00
Total Premium Payable	RM496.00
Where this is inclusive of:	
Commission	25% of Gross Premium or RM112.50

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:**
 - Adults aged sixteen (16) and up to sixty-four (64) years old.
 - For those already insured before age sixty-five (65), coverage can be renewed until the age of seventy (70).
- 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 of particularly hazardous nature but involving the use of tools or 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**. Please 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 within fourteen (14) days of receiving it, by giving us written notice. Upon cancellation, the Policy Holder is entitled to a refund of the premium based on our short period rates for the period of the policy which has been in force, 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