

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 Personal Accident?

Progressive Personal Accident will compensate you 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

As an illustration, for RM91.80 annually (inclusive of service tax), you will receive the following **coverage**:

Premium assumption: RM10,000 Sum Insured, Individual, Office Worker, Class 1 and age 30 years old.

This policy covers :		This policy excludes :
Benefits	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>
Accidental Death	10,000	
Permanent Disablement	10,000	
Temporary Total Disablement (per week, max 52 Weeks)	100	
Temporary Partial Disablement (per week, max. 52 weeks)	50	
Medical Expenses	1,000	
Funeral / Repatriation / Cremation Expenses	3,000	

Category	Annual Premium (RM) (Before Service Tax And Stamp Duty)		
	Class 1	Class 2	Class 3
Accidental Death	5.00 Per 10,000	6.25 Per 10,000	8.75 Per 10,000
Permanent Disablement	5.00 Per 10,000	6.25 Per 10,000	8.75 Per 10,000
Temporary Total Disablement (per week, max 52 Weeks)	30.00 Per 100	37.50 Per 100	52.50 Per 100
Temporary Partial Disablement (per week)	15.00 Per 50	18.75 Per 50	26.25 Per 50
Medical Expenses (Limit any one accident)			
• RM1,000	15.00	18.75	26.25
• RM2,000	30.00	37.50	52.50
• RM3,000	45.00	56.25	78.75
Funeral and/or Repatriation and Cremation Expenses – Limit RM3,000	15.00	18.75	26.25

The duration of coverage is 1 year. You will need to renew your policy 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 Progressive Personal Accident plan with Sum Insured of RM10,000, you must pay a premium of:	
Standard Cover	RM85.00 (annually)
(+) Additional Cover	Not applicable
Gross Premium	RM85.00
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM6.80
(+) Stamp Duty	Not applicable
Total Premium Payable	RM91.80
Where this is inclusive of:	
Commission	25% of Gross Premium or RM21.25

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 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, 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 the policy within fourteen (14) days of receiving it, by giving us written notice. 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 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