



MOTOR INSURANCE

PRODUCT FACT SHEET



Motor Insurance is a compulsory class of insurance for all vehicles licensed to be used on public roads, as per the Road Transport Act 1987.

CLASSIFICATION OF MOTOR INSURANCE

- **Private Car** – Individual Use and Business Use
- Commercial Vehicle
- Motorcycle

TYPE OF COVERS

1) Comprehensive

The policy will indemnify you if your vehicle is damaged or lost in the following circumstances:

- by accidental collision or overturning
- by collision or overturning caused by mechanical breakdown or consequent upon wear and tear
- by impact damage caused by falling objects provided no convulsion of nature is involved.
- by fire explosion or lightning
- by burglary, housebreaking or theft
- by malicious act
- when in transit (including its loading and unloading) by:
 - i) road, rail inland waterway
 - ii) direct sea route across the straits between the island of Penang and the mainland

Transportation of damaged vehicle of up to RM200 (for Private Car and Commercial Vehicle) and RM50 (for Motorcycle) as towing charges to the nearest approved repairer or to the Insured's address will be reimbursed.

In addition, the policy will also cover the third party liability. The common extra benefits available under comprehensive cover (subject to additional premium) are:

- Windscreen Cover (applicable to Comprehensive Private Car and Commercial Vehicle)
- Inclusion of Special Perils
- Strike Riot and Civil Commotion (SRCC)
- Legal Liability of Passenger (LLP)
- Additional Named Driver
- Optional Add-On (applicable to Private Car only):
 - (i) **Progressive Necessity** (All Drivers & Legal Liability of Passengers)
 - (ii) **Progressive Assistance** (Personal Accident & Unlimited Towing Costs)
 - (iii) **Progressive 3-in-1** (Waiver of Betterment up to 15 years, Flood Storm & Tempest Cover and Windscreen, Windows & Sunroof)
 - (iv) Compensation for Assessed Repair Time (CART)
 - (v) **Progressive Extra** (Personal Accident, Flood Cleaning Reimbursement & Unlimited Towing Costs) (applicable to Private Car Third Party Fire & Theft)
 - (vi) **Progressive Protector** (Personal Accident, Business Interruption Allowance, Towing Assistance and Theft & Total Loss Inconvenience) (applicable to Comprehensive Commercial A&C permit <=7.5 tonnes only)

2) Third Party

The policy indemnifies you or your authorized driver for the amount which you or your authorized driver are legally liable to pay (including claimant's cost and expenses) for:

Death or bodily injury : Total liability is unlimited in respect of any claim or series of claims arising out of one event.

Damage to third party property : Total liability is limited to RM3 million in respect of any claim or series of claims arising out of one event.

PRODUCT DISCLOSURE SHEET

Please read the Product Disclosure Sheet before you decide to take out the 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)