

PRODUCT DISCLOSURE SHEET

Dear Customer,

This Product Disclosure Sheet (PDS) is designed to provide you with some key information on your Home Protector insurance.

Date: 08/2026

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

1 What is Home Protector Insurance – Building & Contents ^{De-Tariff?}

Home Protector insurance protects your property against loss or damage caused by fire, lightning, explosions, floods, burst pipes and other perils stated in the policy/certificate

2 Know Your Coverage

As an illustration, for **RM362.95 [annually]**, you will receive the following insurance **coverage** with Sum Insured of **RM500,000** if your property is occupied as Private Dwelling with Building Construction Classification C1A:

This policy covers :	This policy excludes :
- Loss or damage to your residential building due to fire, lightning and explosion caused by gas used for domestic purposes; - Loss or damage to your residential building by aircraft, road vehicles or animals, bursting or overflowing of water tanks or pipes, theft with violent/forcible entry or exit, windstorm, earthquake, flood and robbery and hold up in the premises of your property. - Loss of rent. - Liability to third parties for accidents in your house.; and - Trace for water leakage <u>Bundled Perils (Included)</u> - On Rental (20% of SI) - On Limit of Liability (RM 250,000.00) - On Personal Accident Cover (RM 10,000.00) Additional Add-Ons to Section II (Householder) without additional premium: - Combined limit of RM1,000 per incident: - Loss of Personal Money at Home – limit RM500 - Cost of Replacing Lost Legal Documents – limit RM500 - Fraudulent use of Credit/ATM cards – limit RM500 - Emergency Allowance – limit RM500	This policy does not cover certain losses, such as: - War, Civil War and any act of Terrorism - Radioactive and nuclear energy risks - Date recognition - Property damage to data or software - The 'Liability to the Public' section does not cover any asbestos related injury or damage involving the use, presence, existence, detection, removal, elimination or avoidance of asbestos or exposure or potential exposure to asbestos

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

- Bush/Lalang Fire
- Riot, Strike and Malicious Damage
- Damage by Falling Trees or Branches and objects there from
- Subsidence and Landslip
- Loss or damage by hurricane, cyclone, typhoon or windstorm to metal smokestacks, awnings, blinds, signs and outdoor fixtures and fittings including gates and fences.

Note: This list is non-exhaustive. Please refer to the policy contract for the full list of exclusions 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



Email us at:
customercare@progressiveinsurance.com.my



Scan the QR
Code above

3 Know Your Obligations

For this insurance based on the illustration only, you must pay a premium of:	
Standard Cover	RM362.95 (annually)
(+) Additional Cover	<i>Not Applicable</i>
Gross Premium	RM362.95 (annually)
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM26.04
(+) Stamp Duty	RM10.00
Total Premium Payable	RM401.99 (annually)
Where this is inclusive of:	
Commission	15% of Gross Premium or RM54.44
Note: - 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. - The Service Tax rate is subject to the prevailing rate as imposed by the Government of Malaysia.	

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)