



## PROGRESSIVE INSURANCE BHD

Registration No : 197401001891 (19002-P)



### PRODUCT FACT SHEET

## PROGRESSIVE PERSONAL ACCIDENT Personal Accident Insurance

**Progressive Personal Accident Policy** assures you of financial security. You will be able to protect your loved ones from unnecessary suffering. You will enjoy true peace of mind, knowing they will have financial security when you can no longer provide it. Progressive Personal Accident Policy also ensures your finances are not stretched to hardship levels during your recovery period.

#### Special Features:

- **Flexibility of selection of benefits.** Just choose the kind of coverage you need. Progressive Personal Accident Policy provides 6 benefits.
- **Affordable annual protection.** For full protection, choose the benefit that suit your budget and meets your needs.
- **24- Hour Protection Worldwide**
- **Motorcycling extension**
- **Limited occupation exclusion.** There are less declined occupations and you gain greater value with our range of extensive features.

#### COVER

This product will compensate you for bodily injury caused by accidental means which injury shall solely and independently of any other cause result in your disablement or necessitate medical and/or surgical treatment or in the event of death, to your nominated beneficiary or legal personal representative.

#### Benefits

- Accidental Death
- Permanent Loss or Disablement
- Temporary Total Disablement
- Temporary Partial Disablement
- Medical expenses
- Funeral expenses and/or Repatriation and Cremation expenses

#### INSURED PERSON

Adult from 16 years of age up to 64 years of age. The policy will automatically terminate at age of 65.

#### 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 particularly hazardous in nature but involving the use of tools or machinery (but not woodworking machinery)

#### EXCLUDED OCCUPATION

- Army
- Crew members of airline
- Demolition
- Divers
- Fishermen
- Law enforcers
- Loggers
- Military
- Mining
- Offshore Oil and Gas
- Pilots
- Professional Sports and Racing
- Seamen
- Stevedores
- Tunnelling
- War Correspondents

## MAJOR EXCLUSION

- War
- Terrorism
- High risk sporting activities
- Drugs
- AIDS/ HIV related illness
- Sexually transmitted diseases

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

## PRODUCT DISCLOSURE SHEET

Please read the [Product Disclosure Sheet](#) before you decide to take out this 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](http://www.pidm.gov.my))*