

# PRODUCT DISCLOSURE SHEET PRIVATE CAR INSURANCE

Dear Customer,

Date: 04/2026

This Product Disclosure Sheet (PDS) provides you with key information on your Private Car insurance.

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


## 1 What is Private Car Insurance?

Private Car Insurance is an insurance policy against liabilities to other parties for injury or death, damage to other parties' property, and accidental or fire damage to your vehicle or theft of your vehicle.


## 2 Know Your Coverage

<p><b>As an illustration, for RM2,365.75, annually (inclusive of service tax and stamp duty), you will receive the following coverage:</b></p> <p><b>Premium assumption:</b>                      Coverage Type – Comprehensive                      Insured's Gender - Male                      Vehicle Make - Toyota Vios                      Vehicle Age - 7                      Capacity - 1496 c.c.</p>	
Sum Insured / Sum Covered	<b>RM50,000</b>
No Claim Discount (NCD) Entitlement	<b>0%</b>
<p>*Additional Coverage (This is purchased with an additional premium)</p>	<ul style="list-style-type: none"> <li>Windscreen, Windows and Sunroof with Sum Insured RM1,500;</li> <li>Inclusion of Special Perils</li> <li>Passenger Liability</li> <li>Progressive Necessity (ADLP):                             <ul style="list-style-type: none"> <li>All Drivers, and</li> <li>Legal Liability to Passengers</li> </ul> </li> <li>Progressive Assistance (PAUT):                             <ul style="list-style-type: none"> <li>Accidental Death and Permanent Disablement (RM25,000), and</li> <li>Unlimited Towing Costs</li> </ul> </li> <li>Agreed Value.</li> </ul>
<p><b>Your basic motor insurance covers:</b></p> <ul style="list-style-type: none"> <li>Liability to other parties for injury or death</li> <li>Damage to other parties' property</li> <li>Damage to your vehicle due to accident or fire</li> <li>Theft of your vehicle</li> <li>Damage arising from flood and landslide</li> </ul>	<p><b>Your motor insurance excludes:</b></p> <ul style="list-style-type: none"> <li>Your own death or bodily injury due to motor accident</li> <li>Your liability against claims from your passengers in your vehicle unless taken as additional coverage</li> <li>Loss/damage or liability arising from an act of nature. (Example: flood, storm or landslide) unless taken as additional coverage</li> <li>Theft of non-factory fitted vehicle accessories unless otherwise declared</li> <li>Depreciation, wear and tear, rust and corrosion, mechanical / electronic breakdown or malfunction</li> </ul> <p><b>Note:</b> This list is non-exhaustive. Please refer to the sample policy contract for the full list of exclusions under this policy.</p>
<p>The duration of coverage is one (1) year. You need to renew the insurance cover annually.</p>	

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](http://www.progressiveinsurance.com.my)



Email us at:  
[customercare@progressiveinsurance.com.my](mailto:customercare@progressiveinsurance.com.my)



Scan the  
QR Code above

### 3 Know Your Obligations

For this motor insurance policy, you must pay a premium of:	
Basic Premium	<b>RM1,579.50</b>
(-) 0% NCD entitlement	RM 0.00
(+) Additional coverage	
• Windscreen, Windows and Sunroof with sum covered RM1,500	RM 225.00
• Inclusion of Special Perils	RM 250.00
• Passenger Liability	RM 25.00
• Progressive Necessity (ADLP):	RM 33.75
• Progressive Assistance (PAUT):	RM 68.00
(+) 8% Service Tax	RM 174.50
(+) Stamp Duty	RM 10.00
<b>Total premium payable</b>	<b>RM2,365.75</b>
Commission paid to the insurance intermediaries (if any)	<b>10% of premium before Service Tax &amp; Stamp Duty</b>
This premium is valid as at 01/04/2026.	

### IMPORTANT INFORMATION YOU SHOULD KNOW

<b>A</b>	The insurance will only be effective once you have paid the premium (cash before cover).
<b>B</b>	You must ensure that your vehicle is insured/covered at the appropriate amount as it will affect the amount you can claim. Please insure your vehicle based on the market value available in the ISM Automotive Business Intelligence System (ISM-ABI), the Market Valuation System approved by us. Please review and ensure that the sum insured is adequate to avoid under/over insurance.
<b>C</b>	<ul style="list-style-type: none"> <li>▪ In the event your vehicle meets with an accident, you will need to send your vehicle to any of the motor repair workshops listed below:               <ul style="list-style-type: none"> <li>a. motor repair workshops which are on our panel of approved workshops; or</li> <li>b. motor repair workshops registered with Jabatan Pengangkutan Jalan (JPJ); or</li> <li>c. any other repairer that we have given you special permission to use. The circumstances under which a special permission may be granted by us includes:                   <ul style="list-style-type: none"> <li>(i) no approved repairer described in (a) and (b) above is available at the location of your vehicle, and we are unable to assist you in accessing the nearest workshop on our panel or the nearest workshop registered with Jabatan Pengangkutan Jalan (JPJ);</li> <li>(ii) repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and</li> <li>(iii) franchise repairers.</li> </ul> </li> </ul> </li> <li>▪ You may also submit your claim via Progressive Client Portal website link: <a href="https://clientportal.merimen.com/public/client/clp/ClpDashboard?ins_code=MY_progressive">https://clientportal.merimen.com/public/client/clp/ClpDashboard?ins_code=MY_progressive</a></li> </ul>
<b>D</b>	You can request towing the breakdown/accident damaged car to an Approved Repairer by: <ul style="list-style-type: none"> <li>▪ Calling Progressive Motor Assist toll free line 1-800-888-928; or</li> <li>▪ Text Progressive Motor Assist number 03-7989 0332; or</li> <li>▪ Access Progressive microsite through the link: <a href="https://progressive.carfix.my/">https://progressive.carfix.my/</a></li> </ul>
<b>E</b>	Betterment shall apply if new original parts are used to repair your vehicle (for vehicles aged five (5) years and above).
<b>F</b>	Compulsory excess of an additional RM400 will be applied if you or the person driving your vehicle is under twenty-one (21) years old, holds a Provisional (P) or Learner (L) driver's license or is not named in the schedule as a named driver. Subject to the terms and conditions of the policy.
<b>G</b>	NCD will be applied at each renewal if you have insured your vehicle for a continuous period of twelve (12) months and you did not make any claim under this policy. The applicable NCD will increase with each renewal if you continue to have claim free years. If you make a claim on this policy, the NCD entitlement that you have accumulated would drop to zero at the next renewal and your NCD will start all over again.
<b>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions</b>	

### Can I cancel my policy?

On pro-rata if your vehicle has been insured continuously for more than twelve (12) months or short period rates if vehicle has not been continuously insured for more than twelve (12) months within the same Company. Any minimum premium paid under the policy is not refundable. Refund premium is allowed provided no claim has arisen during the current Period of Insurance. There will not be any refund of premium for any cancellation of policy by you if the policy is cancelled after 8 months as illustrated as per table below.

Period of Insurance	Refund of Premium
Not exceeding 1 week	87.5% of the total premium
Not exceeding 1 month	75.0% of the total premium
Not exceeding 2 months	62.5% of the total premium
Not exceeding 3 months	50.0% of the total premium
Not exceeding 4 months	37.5% of the total premium
Not exceeding 6 months	25.0% of the total premium
Not exceeding 8 months	12.5% of the total premium
Exceeding 8 months	No refund of premium allowed

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](http://www.pidm.gov.my))