

PRODUCT DISCLOSURE SHEET

Dear Customer,

Date: 04/2026

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

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

1 What is Professional Indemnity Insurance?

Professional Indemnity Insurance covers you against the breach of professional duty, by reason of any negligent act, error or omission performed by you in the conduct of your profession.

2 Know Your Coverage

You will receive the following insurance coverage:	
This policy covers: Your legal liability against: <ul style="list-style-type: none">• Compensation/claims made against you• Costs & expenses incurred Arising from your negligent act, error, or omission in breach of professional duty during the policy period.	This policy excludes: <ul style="list-style-type: none">• War and Terrorism• Fines, Penalties, Exemplary or Multiple or Exemplary Damages• Mould And Asbestos• Bodily Injury• Radiation or nuclear• Insolvency/Bankruptcy• Seepage And Pollution
Note: This list is non-exhaustive. Please refer to the policy wording for the full details 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 purposes only, you must pay a premium of:	
Standard Cover	RM100.00 (annually)
(+) Additional Cover	<i>Not Applicable</i>
Gross Premium	RM100.00 (annually)
You also have to pay the following fees and charges:	
(+) 8% Service Tax	RM8.00 (annually)
(+) Stamp Duty	RM10.00
Total Premium Payable	RM118.00 (annually)
Where this is inclusive of:	
Commission	15% of Gross Premium or RM15.00
Note: <ul style="list-style-type: none"> 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

<ul style="list-style-type: none"> 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. If there are any material changes to the Proposal during the Period of Insurance then the Assured shall promptly inform the Company The deductible/excess is the amount you have to bear before we pay a claim. Premium Warranty: the premium due must be paid and received by the Company within sixty (60) days from the inception date of this policy/endorsement/renewal certificate. Jurisdiction: The indemnity provided herein shall not apply to; <ol style="list-style-type: none"> Compensation for damages in respect of judgement delivered or obtained in the first instance otherwise than by a Court of Competent Jurisdiction within Malaysia. Costs and expenses of litigation recovered by any claimant from the Assured which are not incurred in and recoverable in Malaysia. In the event of any occurrence that likely to give rise to a claim, you have to give written notice to Us of such claim as soon as possible after it comes to your knowledge. <p>Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions</p>

? Can I cancel my policy?

- Yes, you may cancel the policy at any time by providing us with written notice. Any premium refund upon cancellation will be subject to the terms stated in the policy contract, provided that no claim has been made.

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)