

PRODUCT DISCLOSURE SHEET PROGRESSIVE 3-IN-1 (NON-TARIFF) (PRIVATE CAR INSURANCE ADD-ON)

Date: 04/2026

Dear Customer,

This Product Disclosure Sheet (PDS) provides you with key information on your Progressive 3-in-1 insurance.

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

1 What is Progressive 3-in-1 Insurance?

Progressive 3-in-1 is an optional bundled add-on that can be purchased by any customer who purchases Private Car Comprehensive insurance with Progressive Insurance Bhd.

2 Know Your Coverage

The coverages bundled under this Add-on (Progressive 3-in-1) are as follows:

- (a) **Waiver of Betterment** – the related Betterment costs as required under Item 2(f) of Section A (*Basis of Settlement - Betterment*) of the Policy will be waived.
- (b) **Flood, Storm and Tempest** – cover loss or damage to Your Car caused by Flood, Storm and Tempest; and
- (c) **Windscreens, Windows and Sunroof** – cover the cost to replace or repair any glass in the windscreen, window or sunroof of Your Car that is accidentally damaged.

Note: A claim made to any or combination of the bundled add-on (Progressive 3-in-1) from a single event will void the add-on. To continue enjoying the coverages under this bundled add-on, a new Progressive 3-in-1 can be purchased by paying the additional premium

Windscreen Sum Insured:

The sum insured for windscreen will be determined by vehicle sum insured with minimum and maximum imposed as follows:

	Vehicle Sum Insured (RM)	
	Below RM100k	Above RM100k
% of Vehicle Sum Insured	3%	2.5%
Minimum Sum Insured	800	3,000
Maximum Sum Insured	3,000	30,000

Example: Vehicle aged 4; Sum Insured RM20k (below RM100k)
Windscreen Sum Insured computation: $RM20,000 \times 3\% = RM600$
Subject to Minimum Sum Insured: **RM800**

Your basic Private Car insurance covers:

- Liability to other parties for injury or death
- Damage to other parties' property
- Damage to your vehicle due to accident or fire
- Theft of your vehicle
- Damage arising from flood and landslide

This bundled Add-on (Progressive 3-in-1) excludes:

- Your own death or bodily injury due to motor accident
- Your liability against claims from your passengers in your vehicle; and
- Loss/damage or liability arising from an act of nature except for flood, storm and tempest
- Theft of non-factory fitted vehicle accessories unless otherwise declared.
- Consequential loss, depreciation, wear and tear, mechanical or electrical breakdown, failures or breakages

Note: This list is non-exhaustive and is subject to the general exclusions of the main Private Car Comprehensive policy wordings. Please refer to your Policy Document for full list of exclusions.

The duration of coverage is one (1) year. You need to renew the insurance cover annually with your Private Car Comprehensive policy.

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 the inclusion of Progressive 3-in-1 to your Private Car Insurance, you must pay an additional premium computed as follows:				
Minimum Premium pricing is based on percentage of vehicle sum insured computed as follows:				
<i>Example:</i>				
<i>Vehicle aged 4; Sum Insured RM20k (below RM100k)</i>				
<i>Premium computation: RM20,000 x 0.50% = RM100</i>				
<i>Subject to Minimum Premium RM130</i>				
Vehicle Age	Minimum Premium		Premium Pricing - % of Vehicle Sum Insured	
	Below RM100k	Above RM100k	Below RM100k	Above RM100
0 to 3	120	450	0.450%	0.450%
4	130	500	0.500%	0.500%
5	140	550	0.550%	0.500%
6	150	600	0.600%	0.500%
7	160	600	0.600%	0.500%
8	170	600	0.600%	0.500%
9	180	600	0.600%	0.500%
10	190	600	0.600%	0.500%
11 to 15	200	600	0.600%	0.500%
16 and above	120	450	0.450%	0.450%
(+) Service Tax	8% of premium before Service Tax			
Commission paid to the insurance intermediaries (if any)	10% of premium before Service Tax			
This premium is valid as at 01/04/2026.				

IMPORTANT INFORMATION YOU SHOULD KNOW

A	The insurance will only be effective once you have paid the premium (cash before cover).
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.
C	No additional stamp duty is applicable, and this package can only be purchased with the Private Car Comprehensive policy.
D	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: <ol style="list-style-type: none"> motor repair workshops which are on our panel of approved workshops; or motor repair workshops registered with Jabatan Pengangkutan Jalan (JPJ); or 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: <ol style="list-style-type: none"> 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); repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and franchise repairers..
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?

You may cancel this Add-on: Progressive 3-in-1 by giving written notice to us. However, no refund shall be allowed for the cancellation of this Add-on (unless the main Private Car policy is also cancelled at the same time). Upon cancellation, this Add-on will cease immediately, however, your Private Car Insurance cover will continue until the expiry date of the Policy.

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)