

# PRODUCT DISCLOSURE SHEET PROGRESSIVE ASSISTANCE (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 Assistance insurance.

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

## 1 What is Progressive Assistance Insurance?

**Progressive Assistance** 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 Assistance) are as follows:

(a) **Personal Accident** – covering you or your authorized driver and/or passengers for death or bodily injury sustained in direct connection with the usage of your vehicle in the event of an accident as follows:

No.	Coverage and compensation (per life assured and per seat)	Sum Insured (RM)
1.	Death, Total Permanent Disablement, Total Paralysis or Permanently Bedridden	25,000
2.	Total and irrecoverable loss of sight in one or both eyes	
3.	Total permanent loss of use of one hand or both hands	
4.	Total permanent loss of use of one foot or both feet	
5.	Bereavement Allowance	500

(b) **Unlimited Towing Costs** – offer 24-hour unlimited towing services in respect of any single towing trip from the location of accident or breakdown to the nearest Approved Repairer or a safe place of storage within Malaysia while awaiting repair or disposal.

**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 Assistance) excludes:**

- Insanity, suicide (whether sane or insane), intentional self-inflicted injury or any attempt thereof
- Pre-existing physical or mental defect or infirmity
- HIV (Human Immunodeficiency Virus) and/or HIV related illnesses including AIDS and/or any mutant derivatives or variations thereof
- To childbirth, miscarriage, abortion or pregnancy unless caused solely and directly by accidental means to You or Your Authorized Driver and/or passengers(s) while driving, riding, alighting or boarding Your Car.
- Where any of the General Exceptions of the Policy shall apply.

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



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



Scan the  
QR Code above

<b>For the inclusion of Progressive Assistance to your Private Car Insurance, you must pay an additional premium computed as follows:</b>		
Registered Vehicle up to 5 seaters: RM68 plus RM8 for each additional seat		
	<b>Registered Vehicle up to 5 seaters</b>	<b>Each additional set</b>
Additional Premium	<b>RM68.00</b>	<b>RM8.00</b>
(+) 8% Service Tax	RM 5.44	RM0.64
<b>Total premium payable</b>	<b>RM73.44</b>	<b>RM8.64</b>
Commission paid to the insurance intermediaries (if any)	<b>10% before Service Tax</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>	No additional stamp duty is applicable, and this package can only be purchased with the Private Car Comprehensive policy.
<b>D</b>	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: a. motor repair workshops which are on our panel of approved workshops; or b. motor repair workshops registered with Jabatan Pengangkutan Jalan (JPJ); or 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: (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); (ii) repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and (iii) franchise repairers.
<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 Progressive Assistance extension?

You may cancel this Add-on: Progressive Assistance 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](http://www.pidm.gov.my))