

PRODUCT DISCLOSURE SHEET PROGRESSIVE NECESSITY (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 Necessity insurance.

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

1 What is Progressive Necessity Insurance?

Progressive Necessity 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 Progressive Necessity are as follows:

- (a) **All Drivers** – the compulsory excess of RM400 as required under Section A2g (*Compulsory Excess*) of the Policy will be waived if Your Car is driven by any unnamed driver in the event of an incident; and
- (b) **Legal Liability of Passengers (LLOP)** – cover the legal liability incurred by any passenger whilst in Your Car.

NOTE: Progressive Necessity and standalone All Drivers and/or Legal Liability of Passenger coverage cannot be purchased at the same time.

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 Necessity) excludes:

- (i) If the person driving Your Car
 - Is under twenty-one (21) years old
 - Holds a provisional (P) or learner (L) driver's license
- (ii) Death or bodily injury to any person who is employed by You or the passenger, and who dies or is injured in the course of such employment
- (iii) Damage to any property that belongs to or is held in trust or in the custody or control of You or the passenger or which is being carried in Your car
- (iv) Death or bodily to the driver or any other passenger travelling in Your Car at the same time

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

For the inclusion of Progressive Necessity to your Private Car Insurance, you must pay an additional premium computed as follows:

(i) Individual Registered Vehicle – RM25		
(ii) Company Registered Vehicle – RM55		
	Individual Registered Vehicle	Company Registered Vehicle
Additional Premium	RM25.00	RM55.00
(+) 8% Service Tax	RM 2.00	RM 4.40
Total premium payable	RM27.00	RM59.40
Commission paid to the insurance intermediaries (if any)	10% 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	Waiver of excess for all drivers except drivers with Provisional (P) or Learner (L) License or drivers below 21 years old (excess charge of RM400).
E	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.
Note: This list is non-exhaustive. You should refer to the policy for the full list of terms and conditions	



Can I cancel my Progressive Necessity extension?

You may cancel this Add-on: Progressive Necessity 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)