

# PRODUCT DISCLOSURE SHEET PROGRESSIVE PROTECTOR (NON-TARIFF) (COMMERCIAL VEHICLE INSURANCE ADD-ON)

Date: 04/2026

Dear Customer,

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

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

## 1 What is Progressive Protector Insurance?

**Progressive Protector (PABT)** is an optional bundled add-on that can be purchased by any customer who purchases **Comprehensive Commercial Vehicle A or C permit** insurance with a gross vehicle weight not exceeding 7.5 tonnes with Progressive Insurance Bhd.

## 2 Know Your Coverage

The coverages bundled under this Add-on (Progressive Protector) are as follows:

(a) **Personal Accident** – covering you or your authorized driver 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)	Sum Insured (RM)
1.	Death, Total Permanent Disablement, Total Paralysis or Permanently Bedridden	30,000
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) **Business Interruption Allowance** – pays an allowance of RM300 per week up to the maximum limit of 4 weeks, resulting from business interruptions or interference in the event Your named Commercial Vehicle is damaged in an Accident and cannot be driven and being layoff in the workshop for repair works subject to reasonable period evaluated by an adjuster and provided that a valid claim is being reported and payable under the Section A of the Motor Policy.

(c) **Towing Assistance** – Offer 24-hour towing assistance up to 100 km round-trip in respect of any single towing trip from the location of the accident or breakdown to the nearest Approved Repairer or a safe place of storage within Malaysia while awaiting repair or disposal.

(d) **Theft & Total Loss Inconvenience Allowance** - pays a one-off inconvenience allowance of up to RM2,000, whereby a valid claim is being reported in the event of the named commercial vehicle is stolen due to theft / vehicle jacked by duress or threat of violence or Total Loss due to fire, explosion or lightning provided the named commercial vehicle cannot be found / recovered within 21 days from the date of loss

### Your basic motor 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 Add-on (Progressive Protector) excludes:

- Insanity, suicide (whether sane or insane), intentional self-inflicted injury or any attempt thereat
- 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. Please refer to the sample policy contract for the full list of exclusions under this policy.

The duration of coverage is one (1) year. You need to renew the insurance cover annually with your Commercial Vehicle 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:  
[customercare@progressiveinsurance.com.my](mailto:customercare@progressiveinsurance.com.my)



Scan the  
QR Code above

### 3 Know Your Obligations

**For the inclusion of Progressive Protector to your Commercial Vehicle A or C Permit, you must pay an additional premium computed as follows:**

- Commercial Vehicle C-Permit : RM222 per vehicle
- Commercial Vehicle A-Permit : RM288 per vehicle

	Commercial Vehicle C-Permit	Commercial Vehicle A-Permit
Additional Premium	<b>RM222.00</b>	<b>RM288.00</b>
(+) 8% Service Tax	RM 17.76	RM 23.04
<b>Total premium payable</b>	<b>RM239.76</b>	<b>RM311.04</b>
Commission paid to the insurance intermediaries (if any)	<b>10% of premium 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 of your vehicle at the point you apply for the motor insurance policy. This value is also called Sum Insured of your vehicle in your motor policy.
<b>C</b>	No additional stamp duty is applicable, and this package can only be purchased with the Comprehensive Commercial Vehicle A or C permit 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: <ol style="list-style-type: none"> <li>motor repair workshops which are on our panel of approved workshops; or</li> <li>motor repair workshops registered with Jabatan Pengangkutan Jalan (JPJ); or</li> <li>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"> <li>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>repairs that require special expertise from specific repairers which cannot be provided by an approved repairer; and</li> <li>franchise repairers.</li> </ol> </li> </ol>
<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?

You may cancel this Add-on (Progressive Protector) by giving written notice to us. However, no refund shall be allowed for the cancellation of this Add-on (unless the main Commercial Vehicle policy is also cancelled at the same time). Upon cancellation, this Add-on will cease immediately, however, your Commercial Vehicle 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))**