

SABAH GROUP PERSONAL ACCIDENT SCHEME

A SABAH STATE
GOVERNMENT
INITIATIVE

ELIGIBLE FOR SABAHANS:

- AGED 30 DAYS TO 80 YEARS OLD
- NRIC NUMBER CARRYING SABAH STATE NUMERIC NUMBER OF 12, 47, 48, OR 49

Dedicated Hotline – 088-335 789



Benefits

No	Benefit Description	Sum Insured (Per Person)
1	Accidental Death	RM10,000.00
2	Permanent Disablement as specified below, if occurring within 365 days after accident	RM10,000.00
	(i) Total and incurable paralysis, complete and incurable insanity or injuries resulting in permanent bedridden	100%
	(ii) Loss of two limbs at or above wrist or ankle	100%
	(iii) Loss of sight of both eyes	75%
	(iv) Loss of hearing of both ears	50%
	(v) Loss of speech	50%
	(vi) Loss of one limb at or above wrist or ankle	50%
	(vii) Loss of sight of one eye	50%
(viii) Loss of hearing of one ear	25%	
3	Additional Bereavement Expenses In The Event of Accidental Death	RM500.00

Note: The benefit(s) payable under eligible product is 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).

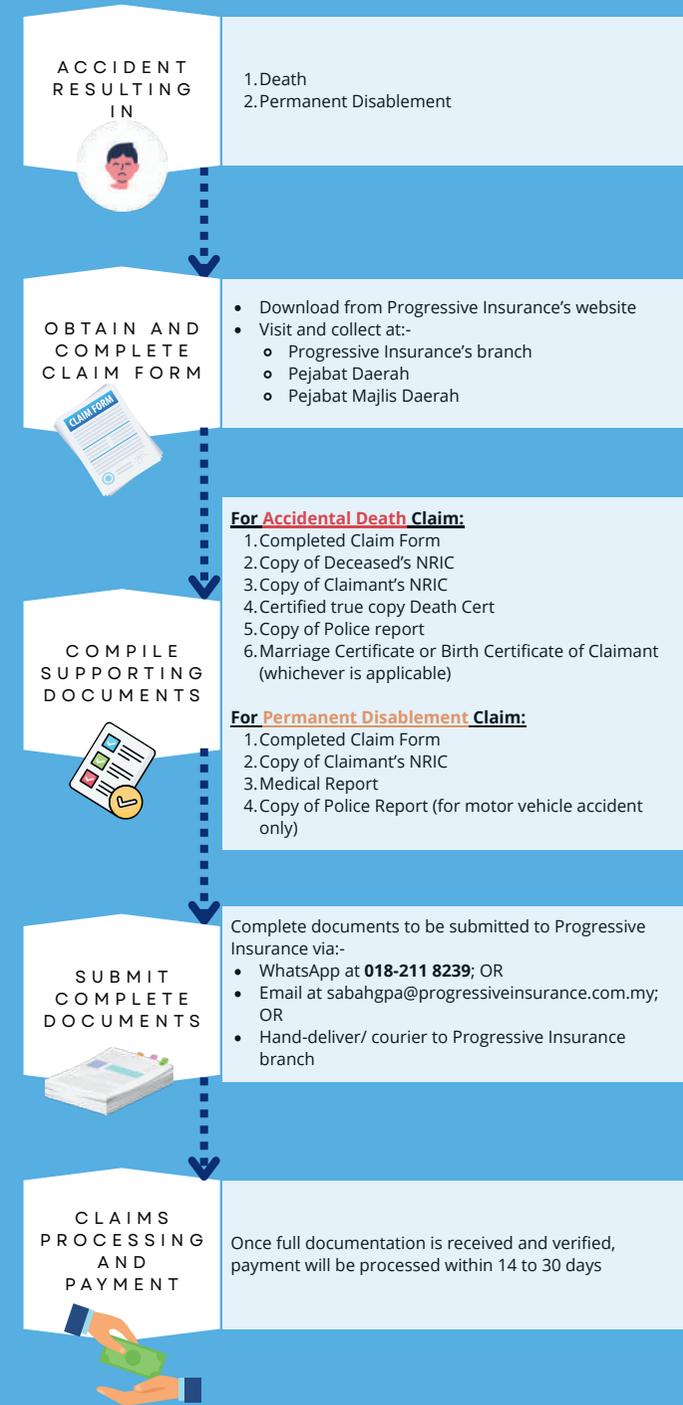
Coverage

- ✓ **1 May 2025 - 30 April 2028**
- ✓ **Accidental Death**
- ✓ Permanent Disablement **Arising from Accidental means**
- ✓ 24x7 World-wide coverage



Scan QR for more Info

Claims Procedure



Contact us at:



PROGRESSIVE INSURANCE BHD

☎ 088-335 789

Mon-Thurs: 8:15AM-5:15PM
Fri: 8:15AM-4:45PM

☎ 018-211 8239

Saturday, Sunday and Public Holiday:
Closed

✉ sabahgpa@progressiveinsurance.com.my

Branches

Head Office

6th, 9th & 10th Floor
Menara Cosway, Plaza Berjaya
No. 12, Jalan Imbi
55100 Kuala Lumpur

☎ 03-2118 8000

🕒 Monday – Thursday: 9:00AM–6:00PM
🕒 Friday: 9:00AM–5:30PM

Alor Setar

No. 223, Tingkat 2, Jalan Gangsa
Kawasan Perindustrian
Ringan Kristal
05150 Alor Setar
Kedah

☎ 04-733 9846/ 9691

🕒 Monday – Thursday: 9:00AM–6:00PM
🕒 Friday: 9:00AM–5:30PM

Butterworth

Ground & 1st Floor
2755, Jln Chain Ferry
Taman Inderawasih
13600 Prai, Sebrang Prai Tengah
Penang

☎ 04-397 7128

🕒 Monday – Thursday: 9:00AM–6:00PM
🕒 Friday: 9:00AM–5:30PM

Malacca

13A, Jalan Melaka Raya 24
Taman Melaka Raya
75000 Melaka

☎ 06-288 3831

🕒 Monday – Thursday: 9:00AM–6:00PM
🕒 Friday: 9:00AM–5:30PM

Johor Bahru

17-01, Jalan Kebun Teh 1
Pusat Perdagangan Kebun Teh
80250 Johor Bahru
Johor

☎ 07-227 0996

🕒 Monday – Thursday: 9:00AM–6:00PM
🕒 Friday: 9:00AM–5:30PM

Kota Kinabalu

Ground & 7th Floor
Wisma Perkasa, Jalan Gaya
88000 Kota Kinabalu
Sabah

☎ 088-244 216

🕒 Monday – Thursday: 8:15AM–5:15PM
🕒 Friday: 8:15AM–4:45PM

Sandakan

1st Floor, Lot 1, Block 3
Bandar Indah, Mile 4, North Road
90000 Sandakan
Sabah

☎ 089-238 810

🕒 Monday – Thursday: 8:15AM–5:15PM
🕒 Friday: 8:15AM–4:45PM

Kuching

Sublot 11 & 12, Lots 9966 & 9967
1st Floor, Premier 101
Jalan Tun Jugah
93350 Kuching
Sarawak

☎ 082-572 013

🕒 Monday – Thursday: 8:15AM–5:15PM
🕒 Friday: 8:15AM–4:45PM

FAQs

Q: What is this insurance protection scheme?

A: This is a Group Personal Accident (GPA) insurance scheme initiated by the government to provide coverage for eligible Sabah citizens against accidental death and permanent disability.

Q: Who is eligible for this scheme?

A: Eligibility is automatic for individuals who meet both criteria below during the policy period:

- (i). Aged between 30 days and 80 years old.
- (ii). Born in Sabah with a National Registration Identity Card (NRIC) number containing the Sabah state codes 12, 47, 48, or 49.

Q: Do I need to register or enroll?

A: No, registration is not required. Coverage is automatic for all eligible Sabah citizens. This avoids the need to collect personal data and ensures no eligible person is missed.

Q: How do I check if I'm covered?

A: You don't need to check for enrolment. If you meet the eligibility criteria (age 30 days-80 years and born in Sabah with state codes 12, 47, 48, or 49 on your NRIC), you are automatically covered.

Q: Are newborn babies covered?

A: Yes, babies born in Sabah will be covered once they reach 30 days old, provided they meet the NRIC criteria.

Q: What if I'm not familiar with insurance and need help with claims?

A: Progressive insurance has a dedicated HOTLINE at 088-33 5789. The customer service team will assist and guide claimants through the process.

Q: Am I covered if my NRIC contains Sabah state codes 12, 47, 48, or 49, but currently not residing in Sabah?

A: Yes, as long you are born in Sabah with the mentioned state codes in NRIC

Q: How fast will Progressive Insurance pay the claims?

A: If all the documents are available and are in order, Progressive Insurance will pay the claims within 30 days.

FAQs

Q: Does this insurance scheme cover clinic visits, specialist treatment, hospital stays, or surgery?

A: No, this personal accident insurance does not cover any medical treatment. It only provides a payout in the event of accidental death, permanent disability, and bereavement expenses due to accidental death.

Q: What is not covered in this group personal accident insurance?

A: The following but not limited to; kindly refer to the policy wording for the complete list.

- Terrorism
- Self-inflicted injury
- Suicide and insanity
- Provoke murder or assault
- High risk sporting activities
- All kinds of sickness/ diseases
- Drugs, AIDS/ HIV related illness, sexually transmitted diseases
- Engaging in military, naval, air force, police or fire service duties

Q: Is there any timeframe for me to submit claims?

A: Please submit the claim within 60 days from date of accident.

Exclusions

Note: Below are the main exclusions in the policy. For full list of the exclusions, please refer to the policy contract under Progressive Insurance's website.

Occupations that are excluded from the coverage:

- Army
- Crew members of airline
- Demolition
- Divers
- Law Enforcement
- Loggers
- Military
- Offshore Oil and Gas
- Pilots
- Professional Sports and Racing
- Seaman
- Stevedores
- Tunnelling
- War correspondents
- Mining

However, these excluded occupation individuals are covered after their occupation duty hours (OFF-DUTY)