



PROGRESSIVE INSURANCE BHD

Registration No.: 197401001891 (19002-P)

Frequently Asked Questions (FAQs)

English (ENG) Version

1. ABOUT THE INSURANCE SCHEME AND ELIGIBILITY

Q. **Who is administering this scheme?**

A. This scheme is directly administered by Progressive Insurance Bhd (PIB).

Q. **What is this insurance protection scheme?**

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

Q. **What is Group Personal Accident insurance?**

A. **Personal Accident insurance** is a policy that compensate you if you became disabled or pass away because of an accident.

Q. **What do you mean by accidental death and permanent disability?**

- A.
- **Accidental death** means a person passes away because of an unexpected accident, like a car crash or a fall.
 - **Permanent disability** means a person becomes permanently disabled after an accident (like losing a hand, leg, eyesight).

In short, it covers serious accidents that cause death or lifelong injuries.

Q. **Who is eligible for this scheme?**

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

- Aged between 30 days and 80 years old.
- 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 enrol?**

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. **When do this insurance scheme start?**

A. This insurance coverage will start on 1st May 2025.

Q. **Does this mean any event/ claim occurred before 1st May 2025 is not covered?**

A. Yes, if your accident date is prior to 1st May 2025, it is not claimable

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 as you are born in Sabah with the mentioned state codes in NRIC.



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2. BENEFITS AND COVERAGE

Q. **What are the benefits provided by this insurance scheme?**

A. The scheme provides the following compensation:

No.	Scope of Coverage	Sum Insured (Individual)
1.	Accidental Death	RM 10,000
2	Permanent Disablement within 365 days after the accident	RM 10,000
2(i).	Total Permanent Disablement, paralysis, Insanity, bedridden	100%
2(ii).	Loss of two limbs at or above wrist or ankle	100%
2(iii).	Loss of sight in both eyes	75%
2(iv).	Loss of hearing in both ears	50%
2(v).	Loss of Speech	50%
2(vi).	Loss of one (1) limb at or above wrist or ankle	50%
2(vii).	Loss of sight in one eye	50%
2(viii).	Loss of hearing in one ear	25%
3	Bereavement or Funeral Benefit due to Fatal Accident	RM500.00

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 the territorial limit coverage?**

A. This is a 24 x 7 cover and is world-wide coverage.

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. **Any other not covered conditions that I should be aware?**

A. The following table are occupations that are not covered under the insurance scheme. **However, these excluded occupation individuals are covered after their occupation duty hours (OFF-DUTY).**

- | | |
|---------------------------|----------------------------------|
| • Army | • Pilots |
| • Crew members of airline | • Professional Sports and Racing |
| • Demolition | • Seamen |
| • Divers | • Stevedores |
| • Law enforcement | • Tunnelling |
| • Loggers | • War Correspondents |
| • Military | • Mining |
| • Offshore Oil and Gas | |



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3. CLAIMS PROCESS

Q. How do I or my representative make a claim?

A. In the event of an accident leading to a claim, you or your representative should contact Progressive Insurance Bhd (PIB). You will need to submit a completed Claim Form along with supporting documents, including proof of the insured individual's citizenship (copy of NRIC).

Q. Where do I get the Claim Form?

A.

1. Download from Progressive Insurance's Website
2. Visit and collect from Progressive Insurance's Branch
3. Visit and collect from the Pejabat Daerah/ Pejabat Majlis Daerah

Q. What if I'm not familiar with insurance and need help with the claim?

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

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

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

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.

Q. What are the documents required when making a claim?

A. You must provide us with the following documents when making a claim -

- **For Accidental Death Claim:**

1. Completed Claim Form
2. Copy of Deceased's NRIC
3. Copy of Claimant's NRIC
4. Certified True Copy of Death Certificate
5. Copy of Police Report
6. Marriage Certificate or Birth Certificate of Claimant (whichever is applicable)

- **For Permanent Disablement Claim:**

1. Completed Claim Form
2. Copy of Claimant's NRIC
3. Medical Report
4. Copy of Police Report (for motor vehicle accident only)

Q. How to submit claim?

A. The completed Claim Form and supporting documents can be submitted to Progressive Insurance via:

- WhatsApp at **018 – 211 8239**; OR
- Email at sabahgpa@progressiveinsurance.com.my; OR
- Hand-deliver / courier to Progressive Insurance branch