



**All-in-one protection
for your business**

MyBusiness Mate 

 **FPG** insurance



Your business is your livelihood—protect it from all angles.

MyBusiness Mate is FPG Insurance's specially designed package that safeguards not just your business premises, but also your people, your equipment, and your peace of mind.

YOUR 360 BUSINESS PROTECTION



PROPERTY PROTECTION

Covers your building, contents, and improvements against fire, typhoon, floods, and other unforeseen events.



COMPREHENSIVE GENERAL LIABILITY (CGL)

Protects your business against legal liabilities—accidents, property damage, or injury involving third parties within your premises.



ELECTRONIC EQUIPMENT INSURANCE

Covers sudden and accidental damage to essential electronics such as POS systems, computers, CCTV, and other office machines.



MONEY INSURANCE

Covers cash on hand, in transit, or in a safe—giving you confidence in managing daily transactions.



GROUP PERSONAL ACCIDENT (GPA)

Provides 24/7 accident coverage for your employees or staff—because your people are your greatest assets.

MATERIAL DAMAGE

COVERS PHYSICAL LOSS OR DAMAGE TO THE COVERED PROPERTY ARISING FROM THE FOLLOWING PERILS

- ✓ Fire or Lightning
- ✓ Earthquake Fire / Shock
- ✓ Flood or Overflow of the Sea
- ✓ Typhoon or Windstorm
- ✓ Hurricane
- ✓ Cyclone
- ✓ Bush Fire
- ✓ Subterranean Fire
- ✓ Explosion
- ✓ Riot, Strike, and Malicious Damage
- ✓ Broad Water Damage, Bursting or Overflowing of any water tank apparatus or pipe
- ✓ Sprinkler Leakage
- ✓ Robbery/Burglary – 10% of Contents sum insured maximum of Php 500,000.00 Annual Aggregate
- ✓ Plate Glass – 5% of TSI, max of Php 10,000.00, and in the aggregate

WARRANTIES AND CLAUSES APPLICABLE TO THIS SECTION:

- ✓ **Appointed Loss Adjusters** – subject to FPG Insurance's accredited adjusters
- ✓ **Automatic Increase Clause** – 20% of the sum insured maximum of Php 100,000.00 and in the aggregate, subject to declaration within 30 days (subject to additional premium)
- ✓ **Automatic Extension Clause** - 30 days subject to additional premium and warranted expiring policy has no loss
- ✓ **Average Relief Clause** – 90% of sum insured
- ✓ **Breach of Conditions and Warranties**
- ✓ **Capital Additions Clause** – 20% of the sum insured maximum of Php 100,000.00 per location and in the aggregate, subject to declaration within 30 days (subject to additional premium)
- ✓ **Debris Removal** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- ✓ **Expediting Expenses** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- ✓ **Fire Fighting Expense** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- ✓ **Fire Extinguishing Expense** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- ✓ **Misdescription Clause**
- ✓ **Other Interests Clause** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- ✓ **Professional Fees** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- ✓ **Sue & Labor Clause** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate

Disclaimer

This information contained in this brochure is just a brief description of available FPG Insurance's MyBusiness Mate.

This brochure is not statement of contract. The precise and full coverage is subject to terms, conditions, exclusions, and limit of liability contained in the actual insurance policy which will be used to you upon approval of our application.

In case of conflict, our insurance policy shall prevail over this brochure.

Geographical Limit

Anywhere in the Republic of the Philippines, excluding whilst on the following;

- Listed on FPG's area of restriction

DEDUCTIBLES (The Insured shall bear the first amount of any loss as follows:)

- ✓ **Fire/Lightning, Riot Strike, and Malicious Damage - NIL**
Earthquake, Flood, Typhoon, Windstorm - 2% of the Actual Cash Value of the property affected at the time of the loss (per standard PIRA deductible wordings)
The following shall be considered as separate items of insured property, regardless of what is indicated in the policy schedule:
 1. Each building, including machinery, equipment, and fixtures normal to its operations;
 2. All machinery and equipment contained in each building;
 3. All stocks in trade (raw materials, work-in-process, supplies, and finished goods), contained in each building;
 4. All other contents contained in each building
- ✓ **Extended Coverage**
1% of the sum insured on the affected item at the time of the loss, subject to a minimum of Php 1,000.00 and a maximum of Php 500,000.00 in respect of aircraft, smoke, explosion, and vehicle impact. (per standard PIRA deductible wordings)
- ✓ **Broad Water Damage, Bursting or Overflowing of water tank apparatus or pipes, and Sprinkler Leakage** Php 20,000.00 for each and every loss
- ✓ **Robbery, Burglary, or Housebreaking** – Php 20,000.00 in respect of each and every loss
- ✓ **Plate Glass** – fixed Php 2,500.00 each and every loss
- ✓ **All Other covered perils** – 10% of the loss minimum of Php 10,000.00 for each and every loss

COMPREHENSIVE GENERAL LIABILITY

Covers premises operations only within the situation of the risk

Limit of Liability: 10% of the sum insured, max. of Php 1,000,000.00

Combined Single Limit for Bodily Injury/Property Damage and Annual Aggregate. Inclusive of all costs.

WARRANTIES AND CLAUSES APPLICABLE TO THIS SECTION

- ✓ **Car Park Liability** (Excluding theft of the entire vehicle) – Max of 10% of CGL limit per occurrence and in the annual aggregate
- ✓ **Premises Medical Payment** – 5% of CGL Limit per accident/occurrence/aggregate
- ✓ **Fire & Explosion Legal Liability Endorsement** – 10% of the CGL Limit per occurrence and in the aggregate limit
- ✓ **Tenants Liability** – 10% of CGL Limit per accident/occurrence/aggregate
- ✓ **Food and Drink Liability** – 5% of CGL Limit per occurrence and in the annual aggregate limit subject to a maximum inner limit of Php 10,000.00 per person (applicable to restaurant and water station only)
- ✓ **Advertising Signages Liability** – 10% of CGL Limit per accident/occurrence/aggregate
- ✓ **Absolute Philippine Jurisdiction Clause**
- ✓ **Non-compensatory Damages Exclusion Clause**
- ✓ **Advice, Design, Formula and Specification Exclusion Clause**

Warranties

- Sabotage and Terrorism Exclusion Clause
- Total Asbestos Exclusion Clause
- Communicable Disease Endorsement Exclusion
- Cyber Exclusion Clause LMA 5401
- Electronic Data Exclusion Clause
- Electronic Data Recognition Exclusion Clause
- Documentary Stamps Warranty
- Subject to Standard FPG Policy Terms & Conditions

Exclusions

- Electronic Data Recognition Exclusion Clause
- Terrorism & Sabotage Exclusion Clause
- Total Asbestos Exclusion Clause
- Property Cyber and Data Exclusion (LMA5401)

DEDUCTIBLES

- ✓ **Third-Party Property Damage and/or Car Park Liability** – 5%, minimum of Php 5,000.00 for each and every loss

ELECTRONIC EQUIPMENT INSURANCE

Covers all risks of direct physical and material damage from any cause, other than those specifically excluded in the Policy form

Sum Insured: 10% of the sum insured, max of Php 100,000.00 (non-mobile equipment only)
Insuring Conditions

- ✓ Subject to submission of the full description of insured equipment including Serial Nos. with corresponding values per equipment.
- ✓ Warranted all insured items under the policy are equipped with UPS and AVR. It is understood that any internal safety feature of the equipment designed to function as AVR or UPS shall not be considered as compliance with the warranty.
- ✓ Damage caused by computer 'virus' is excluded.
- ✓ Corruption of data media or programs unless resulting from physical loss or damage to the property is not covered.
- ✓ Excluding the value of data and software contained in the covered item and the cost of reinstatement of that data
- ✓ Subject to standard FPG Electronic Equipment Insurance policy form.
- ✓ Excluding PDAs, mobile phones, and other similar portable equipment.
- ✓ Subject to standard FPG Electronic Equipment Insurance policy terms and conditions.

EEI EXCLUSIONS

- ✓ Any form of aesthetic defects/damages
- ✓ Inadvertently leaving behind
- ✓ Loss due to mysterious disappearance
- ✓ Loss occurred outside of the geographical limit
- ✓ Loss covered by a maintenance agreement
- ✓ Loss or damage occurring whilst the above items are unattended unless locked inside a building

DEDUCTIBLE

- ✓ **Electronic Equipment Insurance** – 5% of the loss, minimum of Php 5,000.00 for each & every loss

MONEY INSURANCE

Covers loss of money by any cause not excepted by the policy occurring within the Insured's premises only.

LIMIT OF LIABILITY

- ✓ **Money within and outside premises** – 5% of the sum insured, maximum of Php 50,000.00 whichever is lower

INSURING CONDITIONS

- 1. Warranted that monies are kept inside a drawer with a lock inside the establishment
- 2. Warranted the Assured adopts a standard system of accounting
- 3. All sending (money in transit) by foot and/or by public transport vehicles is not covered
- 4. Subject to standard FPG Insurance Money Insurance policy form

ADDITIONAL CONDITIONS FOR MONEY, SECURITIES AND PAYROLL ROBBERY INSURANCE COVERAGE

- ✓ Warranted all combinations of safes must be made known only to authorized employees. Should this authorized employee resigns, the combination must be dissolved and immediately replaced.
- ✓ Warranted all security measures during the cash transit are implemented at all times with armed security guard/s, and accompanied by Insured's employee/s.
- ✓ Warranted that the Insured shall make the necessary measures to implement the blockage of the transaction or redemption of the stolen securities "cheques&/or vouchers" immediately upon notification of the loss.
- ✓ Warranted that all internal control procedures are implemented at all times.
- ✓ Warranted that the Premises are equipped with burglary and CCTV systems.
- ✓ Money picked up by the collecting bank or its representative and while in the bank's possession is no longer covered.
- ✓ Warranted that the transit of Money must be via a Company-owned vehicles.
- ✓ Warranted that all employees of the Insured shall have no outstanding criminal/civil cases filed against him/her and shall submit the following proof of documents before employment, such as but not limited to;
 - NBI Clearance
 - Police Clearance
 - Barangay Clearance
 - Standard FPG Insurance MSPR Insurance Policy Wordings

GROUP PERSONAL ACCIDENT

Covers up to 10 Named Employees Schedule of Benefits per person

	ACCIDENTAL DEATH AND DISABLEMENT	ACCIDENTAL MEDICAL REIMBURSEMENT	ACCIDENTAL BURIAL EXPENSE
PER PERSON	Php 50,000	Php 5,000	Php 5,000

INSURING CONDITIONS

- 1. Age limit is 18-65 years old only.
- 2. 24 Hours On & Off Cover
- 3. Snake / Dog Bite Cover
- 4. Motorcycling Endorsement
- 5. Suffocation by Smoke
- 6. Accidental Poisoning
- 7. Injuries arising out of the Insured engaging in hunting, racing (except foot racing), steeple chasing, polo playing, motorcycling, mountaineering, scuba diving, hand gliding, winter sports, professional sports, ice hockey, football or rugby, basketball or any other contact sports are not covered.
- 8. Subject to the declaration of names of covered persons and their birthdates before coverage takes effect.
- 9. Subject to all other terms and conditions printed in the FPG Insurance Group Personal Accident Insurance policy form.

CONSUMER ASSISTANCE MANAGEMENT SYSTEM



PLATFORMS

 TRUNKLINE (02) 8859-1200 (02) 7944-1300	 EMAIL FOR COMPLAINT consumercomplaint@fpgins.com FOR INQUIRY/REQUEST phcustomercare@fpgins.com	 MAILING ADDRESS CRM DEPARTMENT 6/F Zuellig Building, Makati Ave., corner Paseo de Roxas, Makati City 1225, Philippines
 WEBSITE www.fpgins.com/ph	 SOCIAL MEDIA fpginsurance.ph	 AGENT/ BROKER CONTACT YOUR SERVICING AGENT/ BROKER



 RECEIPT AND ACKNOWLEDGEMENT Complaints are received through our various service delivery channels	 INTERNAL INVESTIGATION, REQUEST, AND RESOLUTION Our consumer assistance team conducts the investigation and comes up with a resolution for the complaint	 COMMUNICATION OF RESOLUTION TO CUSTOMER We communicate to the financial consumer the resolution within the time frames below: SIMPLE – within 5 working days COMPLEX – within 30 working days
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FPG Insurance Co., Inc. is supervised by the Insurance Commission with offices in Manila, Cebu, and Davao.

HEAD OFFICE

- 1071 United Nations Avenue,
Ermita, Manila
- (02) 8523 8461 loc. 103/127

CEBU DISTRICT OFFICE

- 3rd Floor, Lexmark Plaza 3,
Samar Loop corner Panay Rd.,
Cebu Business Park, Cebu City

DAVAO DISTRICT OFFICE

- Doors 2 & 3 Third Floor of Yap Bldg.
Quimpo Blvd., Ecoland, Davao City
- (6382) 327-3651

FPG Insurance Co., Inc.

6/F Zuellig Building, Makati Avenue corner
Paseo de Roxas, Makati City, 1225 Philippines

- (02) 8859-1200 | (02) 7944-1300
- phcustomercare@fpgins.com
- www.fpgins.com/ph

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