



Secure Your Biggest Investment

MyHome Mate
Homeowners



 **FPG** insurance



Your home is more than just a structure—it's where life happens. Protect it and everything inside from fire, natural disasters, theft, and accidental damage with comprehensive coverage designed for your peace of mind.

SEAMLESS PROTECTION



COMPREHENSIVE PROTECTION

Covers fire, typhoons, floods, and other unforeseen disasters to safeguard your home.



BEYOND THE FOUR WALLS

Protects household contents, furniture, and valuables inside your residence.

BUILT-IN COVERAGE



LOSS OF RENT COVERAGE

Provides financial protection if your property becomes unlivable due to covered incident and rental income is disrupted.



EMERGENCY LIVING ASSISTANCE

Covers temporary accommodations for you and your family after a covered event.



PET OWNER'S LIABILITY

Covers accidental damages or injuries caused by your pets, providing peace of mind.

PERIL

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

- ✓ Fire or Lightning
- ✓ Earthquake Fire/ Shock
- ✓ Typhoon or Windstorm including flood or overflow occasioned thereby
- ✓ Hurricane
- ✓ Cyclone
- ✓ Flood or Overflow of the Sea
- ✓ Volcanic Eruption (excluding risk within a 30km radius from an active volcano)
- ✓ Bush Fire
- ✓ Subterranean Fire
- ✓ Extended Coverage (Smoke, Explosion, Falling Aircraft and Vehicle Impact)
- ✓ Riot, Strike, and Malicious Damage
- ✓ Broad Water Damage, Bursting or Overflowing of any water tank apparatus or pipe
- ✓ Fire Fighting Expense - 5% of the Total Sum Insured, maximum of Php 500,000.00 annual aggregate, whichever is lower



Disclaimer

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

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;

- NOT part of a Residential Condominium
- Listed on FPG's area of restriction

Exclusions

- Electronic Data Recognition Exclusion Clause
- Total Asbestos Exclusion Clause
- Communicable Disease Endorsement/Exclusion
- Cyber and Data Exclusion
- War & Terrorism Exclusion Endorsement

Warranties & Clauses

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

- Automatic Increase Clause - 10% within 60 days; subject to additional premium
- Automatic Extension of Period of Insurance Clause - 30 days based on Renewal terms, warranted no losses on the expiring policy and subject to additional premium
- Automatic Reinstatement of Loss Clause - subject to additional premium

- Breach of Conditions Clause
- Designation Clause
- Earthquake Fire & Shock Endorsement
- Extended Coverage Endorsement (to include the perils of Explosion, Aircraft, Vehicle and Smoke)
- Flood Endorsement
- Misdescription Clause
- No Control Clause
- Residential Occupancy Warranty - For Residential Risks
- Reinstatement Value Endorsement

- Riot, Strike & Malicious Damage Endorsement
- Typhoon Endorsement
- Documentary Stamps Advisory
- Property Damage Clarification
- Terrorism & Sabotage Exclusion Clause

ADDITIONAL COVERAGE

COVERAGE	OWNER-RESIDENT	OWNER, AND NON-RESIDENT								
Loss of Rent, up to 10% of the Building sum insured plus 10% of the Contents sum insured, maximum limit of Php 10,000.00 per month, up to 6 months whichever is lower	—	✓								
Debris Removal Expense - up to 10% of the building sum insured, maximum of Php 500,000.00 annual aggregate, whichever is lower	✓	✓								
Accidental breakage of fixed glass due to named perils – Php 50,000.00	✓	✓								
Architects and surveyor's fee - up to 10% of the building sum insured, maximum of Php 500,000.00 annual aggregate, whichever is lower	✓	✓								
Replacement of locks and keys due to named perils – Php 5,000 each and every loss	✓	✓								
Personal Liability to the Public which the Insured may be legally liable for bodily injury or property damage sustained by a third party up to 10% of Total Sum Insured,	✓	✓								
Pet Owner's Liability - covers legal liability of the Insured for the Third Party Bodily Injury and/or Property Damage with respect to the care and maintenance of any domestic pets owned by the Insured. Maximum limit of Php 50,000.00 annual aggregate	✓	✓								
Accidental Death (AD) to the Insured's Family - covers the insured and spouse (below 65 years old) and unmarried children (1 to 22 years old) still residing with the Assured within Philippines only.										
<table><tr><th>BENEFITS</th><th>LIMITS</th></tr><tr><td>Accidental Death Benefit for Principal Insured</td><td>Php 100,000.00</td></tr><tr><td>Accidental Death Benefit for Spouse</td><td>Php 50,000.00</td></tr><tr><td>Accidental Death Benefit for Children (max of 4)</td><td>Php 25,000.00</td></tr></table>	BENEFITS	LIMITS	Accidental Death Benefit for Principal Insured	Php 100,000.00	Accidental Death Benefit for Spouse	Php 50,000.00	Accidental Death Benefit for Children (max of 4)	Php 25,000.00	✓	✓
BENEFITS	LIMITS									
Accidental Death Benefit for Principal Insured	Php 100,000.00									
Accidental Death Benefit for Spouse	Php 50,000.00									
Accidental Death Benefit for Children (max of 4)	Php 25,000.00									
Accidental Medical Reimbursement (AME) to the Insured's family - covers the insured and spouse (below 65 years old) and unmarried children (1 to 22 years old) still residing with the Assured within Philippines only.										
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BENEFITS	LIMITS									
Accidental Medical Expense for Principal Insured	Php 10,000.00									
Accidental Medical Expense for Spouse	Php 5,000.00									
Accidental Medical Expense for Children (max of 4)	Php 2,500.00									
Robbery/Burglary/Housebreaking - up to 10% of the Contents Sum Insured, maximum of Php 500,000.00 annual aggregate, whichever is lower	✓	✓								
Alternative Accommodation, up to 10% of the Contents sum insured, maximum limit of Php 10,000.00 per month, up to 6 months, whichever is lower	✓	—								
Loss/damage of contents temporarily removed by professional movers - 10% of the contents sum insured, maximum of Php 500,000.00 annual aggregate whichever is lower	✓	—								
Replacement of locks and keys due to named perils – Php5,000 each and every loss	✓	—								
Automatic coverage for Platinum, Gold, Silver, Jade articles, Jewelry, and Furs up to one-third (1/3) of the Contents sum insured, unless specially agreed herein, max. limit of Php 50,000.00	✓	—								
Internal Removal up to 10% of the contents sum insured, maximum of Php 500,000.00 annual aggregate whichever is lower	✓	—								
Visitors Personal Effects up to 5% of the contents sum insured, max. limit of Php 5,000.00	✓	—								

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 SERVING 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.

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