



Protection Beyond the Lease

MyHome Mate
Home Renters 

 **FPG** insurance



Even if you don't own the house, unexpected events can disrupt your home life. Stay protected against fire, theft, accidents, and more with coverage designed for renters.

SEAMLESS PROTECTION



HOME PROTECTION FOR YOU

Covers personal belongings, furniture, and appliances from fire, theft, and other risks.

BUILT-IN COVERAGE



ALTERNATIVE ACCOMMODATIONS ASSISTANCE

Financial support for temporary housing if your rental home becomes unlivable due to covered incidents.



LIABILITY COVERAGE

Protects you financially in case of accidental damage to your rented property.



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

ADDITIONAL COVERAGE

TENANTS

- ✓ 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 – Php 5,000 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
- ✓ 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.

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

Disclaimer

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

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

- ✓ 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.

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

- ✓ Household employee (including gardeners and drivers) Accidental Death and Bodily Injury Limits: Php 10,000 per household employee, aggregate limit of Php 20,000.00

Personal belongings of household employee

Limits: 10% of the contents sum insured, maximum of Php 5,000.00



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



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 8/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

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- www.fpgins.com/ph

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