



**Ride Together.
Stay Protected.**

MyCyclingClub Mate 

 **FPG** insurance



Get protection that covers you on and off the bike—with benefits like hospital income, personal liability during club activities, and fire cash assistance. One plan. One club. All riders protected.

BE PROTECTED IN EVERY RIDE



MADE FOR CYCLISTS

Exclusively for cycling club members—ensuring coverage is tailored to your lifestyle and risks on the road or trail.



24/7 WORLDWIDE ACCIDENT COVERAGE

Get protected anytime, anywhere—from local fun rides to overseas adventures and even air travel.



COVERS CLUB ACTIVITIES & SOCIAL SPORTS

Whether you're riding for fun, fitness, or friendly competition, you're insured—even during non-professional events.



GROUP-BASED, SIMPLIFIED PROTECTION

One master policy per club with uniform benefits for all members—easy to manage, no individual sign-ups required.

SCHEDULE OF BENEFITS AND PREMIUMS

BENEFITS / PERSON	CLASSIC	ELITE
Accidental Death/Disablement	Php 50,000	Php 100,000
Murder & Unprovoked Assault	Php 25,000	Php 50,000
Accidental Medical Reimbursement	Php 5,000	Php 10,000
Accidental Burial Benefit	Php 5,000	Php 10,000
Daily Hospital Income - accident (max of 7 days)	Php 200/day	Php 300/day
Fire Cash Assistance	Php 5,000	Php 10,000
Personal Liability	Php 25,000	Php 50,000
Annual Premium per Person (Inclusive of Taxes)	Php 200.00	Php 400.00



Disclaimer

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

Guidelines

- The minimum number of members to be covered should be 20.
- For less than 20 but not less than 10 members, an additional 50% premium surcharge per member will apply.
- Age eligibility is 18 – 65 years old.
- Provide complete names and accurate information about the permanent residence of all members to be covered.

Exclusions

- Any loss or disability caused directly or indirectly, wholly or partly by suicide, self-inflicted injuries, while sane or insane, insurrection, war declared or undeclared, participating in a riot, committing an assault or felony, injuries sustained while under the influence of prohibited drugs or alcohol, illegal acts. Have been violating laws and regulations that are not covered.

DEFINITION OF BENEFITS



Accidental Death/Disablement

Pays up to the Sum insured in the event of death due to an accident. It provides protection to an insured person twenty-four (24) hours a day, on or out of the office throughout one (1) calendar year but not to exceed twelve (12) months.



Murder & Unprovoked Assault

Pays for death or permanent disablement sustained as a direct result of the insured being a victim of Unprovoked Murder or Assault. This benefit does not extend to cover Unprovoked Murder & Assault occurring in the following geographical areas, including their cities, barrios, and barangays:

- Lanao Del Norte
- Lanao Del Sur
- North Cotabato
- South Cotabato
- Zamboanga Del Norte
- Zamboanga Del Sur
- Maguindanao
- Sultan Kudarat
- Sulu Archipelago
- Basilan



Accidental Medical Reimbursement

Pays for medical expenses for accidental bodily injury, providing financial assistance for necessary treatments.



Accidental Burial Benefit

Pay for the funeral expenses incurred in the event of accidental death.



Daily Hospital Income

Pays for the daily allowance to the insured as a result of accident hospital confinement up to a maximum of 7 days provided that Pregnancy, Aids, Self-Inflicted Injury or Illness, Suicide, Alcoholism, Drug abuse, Pre-existing conditions, and Communicable Diseases are excluded from this program.



Fire Cash Assistance

Pays for the one-time event loss and damages incurred to the Insured's declared house residence or contents due to fire and lightning. Unless otherwise expressly stated in the policy, this insurance does not cover:

- a) Goods held in trust or commission
- b) Bullions or unset precious stones
- c) Any curiosity or works of arts
- d) Manuscripts, plans, drawings, or other designs, patterns, or moulds
- e) Securities, obligations or documents of any kind, stamps, coined or paper money, cheques or book of accounts or other business books, computer system record Loss or damage to any electrical machines or apparatus or any portion of an electrical installation arising from or occasioned by overrunning, excessive pressure, short-circuiting, arcing, self-heating, or leakage of electricity of whatever cause (lightning included), unless fireinsues therefrom and liability shall be limited to actual damage caused by the ensuing fire.



Personal Liability

The Company will pay the insured for costs and expenses, which the insured may be obligated to pay for the bodily injury and damage to a property belonging to a third party as a result of negligence sustained during organized group rides or races.

- Injuries arising out of the Insured engaging in hunting, racing (except foot racing and amateur bicycle racing), steeple chasing, polo playing, mountaineering, scuba diving, hand gliding, winter sports, all professional sports like ice hockey, football, or rugby, basketball, volleyball or any other contact sports that require to sign a waiver are NOT COVERED under the plan.

- Work-related death and injury of the Insured who belong under the following categories are not covered under the plan: Security/Military personnel, people in the police force, Barangay Tanods, crew members of

vessels/aircraft, professional athletes, professional entertainers (including actors), window cleaners, divers, loggers, fireman, public utility drivers including delivery riders, miners, pilots, rangers, linemen, acrobats/stuntmen, national journalists/news reporters, off-shore oil or gas rig worker, tree feller, politicians and other known celebrities/personalities, seaman/vessel crewmembers and any offshore activities/training.

- Any loss related to motorcycling is not covered.

General Exclusions

- Communicable Disease
- Sabotage & Terrorism
- Total Asbestos
- Cyber & Data Loss



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.

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