







Introducing MyMotoClub Mate—group personal accident insurance made exclusively for motorcycle club members. This specialized coverage is designed for your lifestyle on two wheels, offering protection 24/7, wherever the road takes you.

From leisurely club rides to daily cruising, you're covered on and off the bike with benefits like daily hospital income, personal liability during club activities, and fire cash assistance. One plan. One club. All riders protected.

# PROTECTION BUILT FOR EVERY JOURNEY



### **MADE FOR MOTORCYCLE CLUBS**

Exclusively for official motorcycle club members—ensuring coverage is tailored to your specific riding lifestyle and club-based risks.



#### 24/7 WORLDWIDE ACCIDENT COVERAGE

Stay insured around the clock—whether on local rides, cross-country tours or even traveling as a passenger on commercial transport.



#### **COVERS CLUB RIDES & RECREATIONAL USE**

Enjoy protection during organized group activities and recreational riding. lust no racing—this is protection built for real riders, not the racetrack.



### **GROUP-BASED, HASSLE-FREE COVERAGE**

One master policy for your club, with uniform benefits for all members—no need for individual paperwork or sign-ups.

# 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



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

- 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, competition or racing of any kind, illegal acts, An expired or invalid driver's license, An expired vehicle registration, Have been violating traffic laws and regulation 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
- 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 fireensues therefrom and liability shall be limited to actual damage caused by the ensuing fire.



#### Personal Liabilty

The Company will pay the insured for costs and expenses in excess of the Insured's CTPL limit of liability 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.

- 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

#### General Exclusions

- Sabotage & Terrorism
   Total Asbestos

# CONSUMER ASSISTANCE MANAGEMENT SYSTEM





## **€**TRUNKLINE

(02) 8859-1200 (02) 7944-1300



www.fpgins.com/ph



FOR COMPLAINT
consumercomplaint@fpgins.cor
FOR INQUIRY/REQUEST
phcustomercare@fpgins.com



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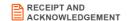
# MAILING ADDRESS

CRM DEPARTMENT 6/F Zuellig Building, Makati Ave., corner Paseo de Roxas, Makati City 1225, Philippines

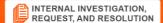


CONTACT YOUR SERVICING AGENT/ BROKER





Complaints are received through our various service delivery channels



Our consumer assistance team conduct the investigation and comes up with a resolution for the complaint



We communicate to the financial consumer the resolution within the time frames below:

SIMPLE – within 5 working days

COMPLEX – within 30 working days

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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