



In today's world, one accident can erase years of hard work. Without protection, hospital bills, income loss, and recovery costs can destroy your savings and future plans in an instant. Having the right protection isn't just smart — it's survival.

PROTECTION TODAY, CONFIDENCE FOR TOMORROW.



An accident shouldn't erase your future plans — protection keeps your financial momentum alive.



Hospital bills and lost income can wipe out your savings faster than you realize.



True confidence to live fully comes from knowing you're protected every step of the way.

PROTECTION THAT MATTERS



Comprehensive protection — covers accidental death, disablement, medical expenses, hospital income, and even income loss during recovery.



Designed for working professionals, freelancers, entrepreneurs, riders, and everyday heroes who hustle for their dreams.

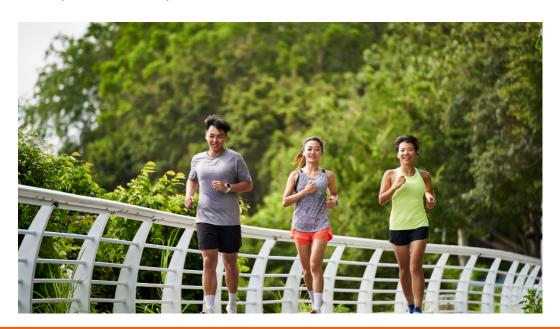
SCHEDULE OF BENEFITS AND PREMIUMS

COVERAGES	LIMITS
Accidental Death/Disablement	Php 100,000
Unprovoked Murder & Assault	Php 50,000
Accidental Medical Reimbursement	Php 10,000
Accidental Burial Benefit	Php 10,000
Family Income Assistance	Php 1,000/month
Educational Fund	Php 10,000/child
Hospitalization Daily Allowance	Php 300/day
Personal Liability (any one accident or series of accidents)	Php 100,000 (any one accident or series of accidents)

ANNUAL PREMIUM: Inclusive of Taxes

OCCUPATIONAL CLASSIFICATIONS		
CLASS I	CLASS II	CLASS III
Php 575	Php 685	Php 795

Principal Insured can avail up to a Maximum of 10 units



just a brief description of available FPG Insurance's MyProtection Mate - Individuals.

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

Occupational Classifications:

Class I

Persons engaged in work of an indoor and sedentary nature. (Executives, Office employees, accountants, architects, eachers, dentists, doctors, and other similar professions and occupations)

Persons engaged in work of an outdoor nature, not involving the use of tools or machinery, and not exposed to the special hazard. (Businessmen, Salesmen, merchants,

Class III

DEFINITION OF BENEFITS



Accidental Death/Disablement

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



Unprovoked Murder & 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 the actual medical expenses incurred due to accidental bodily injury.



Accidental Burial Benefit

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



Family income Assistance

In the event of the insured's accidental death, the family will receive monthly income supplementation for a period of 12 months.



Educational **Fund**

Each eligible child receives an educational fund in the event of the death of the insured and/or spouse.



Hospitalization Daily Allowance

Pays the daily income for a maximum of 30 days when the insured is confined in a hospital due to accident and sickness provided that pregnancy, HIV, AIDS, self-inflicted injury or illness, alcoholism, drug abuse, and pre-existing conditions are not covered in this program.



Personal & Family Liabilty

Indemnify for bodily injury or property damage to a third party as a result of negligence that the Principal Insured and Family members become legally liable.

Guidelines

Adult age eligibility is eighteen (18) years old up to 65 years old.

- Twenty-four (24) hours on or off the job Commercial Flying while riding as a fare-paying
- passenger only
 Animal bites coverage is limited to cat, dog, and snakebites only. Mosquitoes/insect bites
- Accidental Food Poisoning Acts of Nature Accidental Drowning

- Amateur and Social sports Worldwide coverage Accidental Death & Disablement as a result of driving/ riding a motorcycling is covered

General Exclusions

- Total Asbestos Exclusion Endorsement Sabotage & Terrorism Exclusion Clause
- Communicable Disease Exclusion Clause Cyber Loss Exclusion Clause

- racing), steeple chasing, polo playing, mountaineering, scuba diving, hand gliding, winter sports, and all professional sports like ice hockey,
- belong under the following categories are not covered under the plan: Security/Military personnel, people in the under the plant Security/military personnel, people in the police force, Barangay Tanods, crew members of vessels/aircraft, professional athletes, professional entertainers (including actors), window cleaners, divers,
- insane, insurrection, war declared or undeclared, participating in a riot, committing an assault or felony, injuries sustained while under the influence of prohibited vehicle registration, Have been violating traffic laws and

CONSUMER ASSISTANCE MANAGEMENT SYSTEM





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



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M EMAIL

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

🔗 SOCIAL MEDIA

f o fpginsurance.p

MAILING ADDRESS

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

AGENT/ BROKER

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

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

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 Rusiness Park Cebu City

DAVAO DISTRICT OFFICE

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

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