



**Experience life
without worries**

MyProtection Mate
Individuals 

 **FPG** insurance



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



Disclaimer

This information contained in this brochure is 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 will be used to you upon approval of our application.

In case of conflict, our insurance policy shall prevail over this brochure.

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)

Class II

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, agents, engineers, auditors)

Class III

Persons engaged in occupations that require manual work or the use of machinery. (Machine operators, garment factory workers, textile mill workers, assembly line workers, drivers).

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 Liability

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.

Coverages

- 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 are not covered.
- 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

Exclusions

- Injuries arising out of the Insured engaging in hunting, racing (except foot racing), steeple chasing, polo playing, mountaineering, scuba diving, hand gliding, winter sports, and 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 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.



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

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