# Travel with confidence across the philippines







Whether you're off to the beach, or a quick city escape, anything can happen along the way. MyTravel Mate – Domestic gives you the confidence to explore the Philippines without worry. Because even local trips deserve protection, peace of mind, and a partner that's ready when plans change.

## **PROTECTION AS YOU GO**



#### **AFFORDABLE & FLEXIBLE**

Get coverage starting at Php 70 for short trips or Php 1,788 for year-round protection, giving you peace of mind wherever you go.



#### TAILORED COVERAGE

Choose from five flexible plans (Php 50K–Php 1M coverage) to match your travel needs and budget.



#### **BEYOND BASIC PROTECTION**

Covers trip cancellations, baggage loss, flight delays, hospital confinement, and more—ensuring a worry-free journey.

## **ENHANCED SECURITY**



#### FLIGHT DELAY DUE TO ACTS OF NATURE

If your trip is disrupted due to floods, typhoons, earthquakes, or other natural disasters, we provide assistance for accommodation, and meals & toiletries expenses incurred while waiting for safe travel.



#### **RIDE-HAILING & PUBLIC TRANSPORT PROTECTION**

Coverage for accidents or injuries during rides on commercial & public vehicles.

## **SCHEDULE OF BENEFITS**

COVERAGE	BASIC	CLASSIC	ELITE	PRESTIGE	PRESTIGE+		
Accidental Death/Disablement	Php 50,000	Php 100,000	Php 500,000	Php 750,000	Php 1,000,000		
Murder & Unprovoked Assault	Php 25,000	Php 50,000	Php 250,000	Php 375,000	Php 500,000		
Medical Reimbursement	Up to Php 5,000	Up to Php 10,000	Up to Php 50,000	Up to Php 75,000	Up to Php 100,000		
Accidental Burial Expense	Up to Php 5,000	Up to Php 10,000	Up to Php 50,000	Up to Php 75,000	Up to Php 100,000		
Trip Cancellation	Up to Php 25,000	Up to Php 50,000	Up to Php 100,000	Up to Php 120,000	Up to Php 150,000		
Trip Curtailment	Up to Php 10,000	Up to Php 20,000	Up to Php 50,000	Up to Php 75,000	Up to Php 100,000		
Hospital Confinement Allowance	Php 1,000	Php 2,000	Php 3,000	Php 4,000	Php 5,000		
Flight Delay	Up to Php 1,000	Up to Php 2,000	Up to Php 10,000	Up to Php 15,000	Up to Php 20,000		
Baggage Delay	Up to Php 2,500	Up to Php 5,000	Up to Php 10,000	Up to Php 15,000	Up to Php 20,000		
Loss of Baggage	Up to Php 5,000	Up to Php 10,000	Up to Php 25,000	Up to Php 35,000	Up to Php 50,000		
COVID-19 COVERAGES							
Medical Reimbursement	Up to Php 2,500	Up to Php 5,000	Up to Php 10,000	Up to Php 20,000	Up to Php 25,000		
Trip Cancellation	Up to Php 2,000	Up to Php 5,000	Up to Php 10,000	Up to Php 20,000	Up to Php 25,000		
Trip Curtailment	Up to Php 2,500	Up to Php 5,000	Up to Php 10,000	Up to Php 20,000	Up to Php 25,000		
Hospital Confinement Allowance	Up to Php 600	Up to Php 700	Up to Php 800	Up to Php 900	Up to Php 1,000		

### **TRAVEL PREMIUM**

NUMBER OF DAYS	BASIC	CLASSIC	ELITE	PRESTIGE	PRESTIGE+
1 to 5 days	Php 70	Php 145	Php 205	Php 277	Php 366
6 to 12 days	Php 100	Php 205	Php 353	Php 473	Php 627
13 to 21 days	Php 130	Php 265	Php 435	Php 575	Php 800
22 to 31 days	Php 160	Php 325	Php 651	Php 875	Php 1,150
32 to 45 days	Php 232	Php 489	Php 1,051	Php 1,425	Php 1,850
46 to 60 days	Php 304	Php 653	Php 1,451	Php 1,975	Php 2,550
Each Additonal Week	Php 36	Php 82	Php 200	Php 275	Php 350
Annual Premium	Php 1,788	Php 3,748	Php 7,800	Php 9,400	Php 12,000

## **TRAVEL PREMIUM COVID-19 RIDER**

NUMBER OF DAYS	BASIC	CLASSIC	ELITE	PRESTIGE	PRESTIGE+
1 to 5 days	Php 105	Php 218	Php 308	Php 416	Php 549
6 to 12 days	Php 150	Php 308	Php 530	Php 710	Php 941
13 to 21 days	Php 195	Php 398	Php 653	Php 863	Php 1,200
22 to 31 days	Php 240	Php 488	Php 977	Php 1,313	Php 1,725
32 to 45 days	Php 348	Php 734	Php 1,577	Php 2,138	Php 2,775
46 to 60 days	Php 456	Php 980	Php 2,177	Php 2,963	Php 3,825
Each Additonal Week	Php 54	Php 123	Php 300	Php 413	Php 525
Annual Premium	Php 2,682	Php 5,622	Php 11,700	Php 14,100	Php 18,000

\*TABLE OF PREMIUMS IS INCLUSIVE OF TAXES. AMOUNTS STATED ARE IN PHILIPPINE PESO\*

#### Disclaimer

This information contained in this brochure is just a brief description of available FPG Insurance's **MyTravel Mate - Domestic.** 

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 shal prevail over this brochure.

#### With COVID-19 Cover

#### Maximum Days of Coverage allowed

 For Two Way continuous leisure / business trips – COVID-19 is covered up to a maximum 180 days only

- b. For Two Way Annual Multi Trip COVID-19 is covered up to a maximum of 90 days per Trip Only
- c. For One Way Trip COVID-19 is covered up to 24 hours upon reaching the destination

#### Eligibility of Cover with and without COVID-19

- imit: 1 month to 70 years old
- Children 1 month to 17 years old can only be covered max of Php 100,000

#### Guidelines Family Condition

- Family Package consists of a maximumof 4 Family members with at least 1 adult and minor.
- Age eligibility for children is from 1 month up to 17 years old.
- Limit for children is up to Php 100,000 only

#### Group Policy Condition

 Only those testing positive for GOUD-19 who provide all the necessary elements to validate this situation will have access to the benefit.

## **DEFINITION OF BENEFITS**



#### **Accidental Death/ Disablement**

Pays up to the sum insured in the event of death or permanent disablement due to an accident.



#### Murder & Unprovoked Assault

Pays for 50% of the sum insured for accidental bodily injury sustained as a direct result of the insured being a victim of Unprovoked Murder or Assault.



#### Accidental Medical Reimbursement

Pays for the actual medical expenses incurred due to accidental bodily injury.

#### Accidental Burial Benefit

Pays for a fixed amount to the insured as financial assistance resulting in accidental death.



The Company will pay for the purchase of necessary clothing and toiletries in case of luggage delay for more than twelve (12) hours



## Cancellation

The Company will pay for the unused and non-refundable portion of travel, accommodation & tours in the event that the insured did not proceed with the trip due to related conditions or other emergency reasons defined in the policy.



The Company will pay for the unused portion of the travel or accommodation in the event that the trip is shortened due to related conditions or other emergency reasons defined in the policy.

Flight Delay

The Company will pay for reasonable meals including transport and hotel accommodation in the event that the trip is delayed for at least twelve (12) hours.

#### Loss of Baggage and Personal Effects

Covers loss or damage to baggage and personal belongings sustained while traveling up to the maximum limit of the chosen plan.



**Hospital Confinement** Allowance

Pays for a fixed amount for everyday hospitalization maximum of 10 days as a result of accidental injury and sickness.

## **COVID-19 RIDER DEFINITION OF BENEFITS**



#### **Medical Reimbursement** due to COVID-19

Pays for medical expenses incurred due to COVID-19, up to the maximum limit under the policy schedule.



Pays for 50% of the sum insured for accidental bodily injury sustained as a direct result of the insured being a victim of Unprovoked Murder or Assault.

#### **Trip Curtailment due** to COVID-19

Pays for the actual medical expenses incurred due to accidental bodily injury.



#### **Hospital Confinement Allowance** due to COVID-19

The Company will pay for the unused and non-refundable portion of travel, accommodation & tours in the event that the insured did not proceed with the trip due to related conditions or other emergency reasons defined in the policy.



In addition to the General Exclusions to all the guarantees of the General Conditions, the benefits required for the care of the COVID -19 disease will not be covered when it is pre-existing to the contracting of this COVID -19 coverage, that is, at the moment the Insured has tested positive in a COVID-19 detection test or already presents the symptoms of this disease.

#### **General Exclusion:**

- Motorcycling, riding or driving in any kind of race, all professional sports and air travel (other than a passenger on a scheduled commercial flight), hitchhiking, mountaineering, rock climbing, hiking/trekking in remote areas, and

### CONSUMER ASSISTANCE MANAGEMENT SYSTEM



FPG Insurance Co., Inc. is supervised by the Insurance Commission with offices in Manila, Cebu, and Davao.

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#### DAVAO DISTRICT OFFICE

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