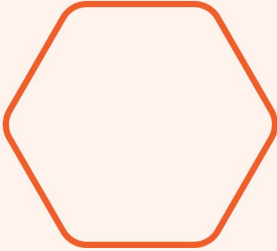


Protecting your home
is safeguarding
your future.

MyHome Mate 



 **FPG** insurance



Your home is not just a physical structure; it is your sanctuary and a repository of cherished memories. Protecting your most valuable asset and ensuring peace of mind for you and your family is of utmost importance.

Secure your home with confidence with FPG Insurance's **MyHome Mate**. Our comprehensive protection goes beyond the basics, covering losses and damages to your property, including buildings, leasehold improvements, and household contents. With **MyHome Mate**, you can enjoy peace of mind and financial security, knowing that your most valuable asset is well-protected.

Disclaimer

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



SECTION I. PERIL

COVERS PHYSICAL LOSS OR DAMAGE TO THE COVERED PROPERTY ARISING FROM THE FOLLOWING PERILS

- Fire or Lightning
- Earthquake
- Typhoon or Windstorm including Flood or Overflow
- Flood or Overflow of the Sea
- Volcanic Eruption (excluding locations that are in the 50km radius from the mouth of the volcanoes)
- Subterranean Fire
- Extended Coverage against Explosion, Falling Aircraft, Vehicular Impact, and Smoke Damage)
- Riot, Strike, and Malicious Damage
- Broad Water Damage - 5% of the total sum insured
- Bursting or Overflowing of any water tank apparatus or pipe - 5% of the total sum insured
- Fire Fighting Expense - 5% of the sum insured, minimum of Php 100,000
- Personal Liability to the Public which the Insured may be legally liable for bodily injury or property damage sustained by a third party up to Php 200,000.00

SECTION II. ADDITIONAL COVERAGE

A. OWNER, AND NON-RESIDENT

- Loss of Rent, up to 10% of the Building sum insured plus 10% of the Contents sum insured, maximum limit of Php 10,000.00 per month, up to 6 months
- Debris Removal expense up to 10% of the building sum insured
- Accidental breakage of fixed glass due to named perils - Php 50,000.00
- Architects and surveyor's fee up to 5% of the building sum insured

Geographical Limit:

Anywhere in the Republic of the Philippines, excluding whilst on the following:

- NOT within any residential subdivisions, villages and the likes
- NOT part of a Residential Condominium
- Listed on FPG's area of restriction

Warranties & Clauses:

Anywhere in the Republic of the Philippines, excluding whilst on the following:

- Automatic Increase Clause – 10% within 60 days
- Automatic Extension of Period of Insurance Clause – 30 days based on Renewal terms
- Automatic Reinstatement of Loss Clause
- Breach of Conditions Clause
- Designation Clause
- Misdescription Clause

- No Control Clause
- Residential Occupancy Warranty
- Reinstatement Value Endorsement

Exclusions:

- Electronic Data Recognition Exclusion Clause
- Terrorism & Sabotage Exclusion Clause
- Total Asbestos Exclusion Clause
- Property Cyber and Data Exclusion (LMA5401)

B. TENANTS

- Robbery / Burglary / Housebreaking – 5% of the contents sum insured, maximum of Php 200,000
- Alternative Accommodation, up to 10% of the Contents sum insured, maximum limit of Php 10,000.00 per month, up to 6 months
- Loss / damage of contents temporarily removed by professional movers – 1% of the contents sum insured for each and every loss
- Replacement of locks and keys due to named perils – Php 5,000 each and every loss
- Automatic coverage for Platinum, Gold, Silver, Jade articles, Jewelry, and Furs up to one-third (1/3) of the Contents sum insured, unless specially agreed herein, max. limit of Php 50,000.00
- Internal Removal up to 10% of the contents sum insured
- Visitors Personal Effects up to 5% of the contents sum insured, max. limit of Php 5,000.00
- Accidental Death (AD) to the Insured's Family (due to fire, violent external means or caused by thieves whilst within the insured's premises) - covers the insured and spouse (below 65 years old) and unmarried children (1 to 22 years old) still residing with the Assured.

BENEFITS	LIMITS
Accidental Death benefit for Principal Insured	Php 100,000.00
Accidental Death benefit for Spouse	Php 50,000.00
Accidental Death benefit for Children (max of 4)	Php 25,000.00
Aggregate limit for Accidental Death	Php 250,000.00

- Accidental Medical Reimbursement (AME) to the Insured's family (due to fire, violent external means or caused by thieves whilst within the insured's premises) - covers the insured and spouse (below 65 years old) and unmarried children (1 to 22 years old) still residing with the Assured

BENEFITS	LIMITS
Accidental Medical Expense for Principal Insured	Php 10,000.00
Accidental Medical Expense for Spouse	Php 5,000.00
Accidental Medical Expense for Children (max of 4)	Php 2,500.00
Aggregate limit for Accidental Medical Expense	Php 25,000.00

- Household employee (including gardeners and drivers) Accidental Death and Bodily Injury - Php 10,000 per household employee, aggregate limit of Php 20,000.00
- Personal belongings of household employee - 10% of the contents sum insured, maximum of Php 5,000.00

C. OWNER - RESIDENT

- All benefits mentioned under A and B

Definition of Benefits



FIRE AND LIGHTNING

- NIL



EARTHQUAKE/TYPHOON OR WINDSTORM/FLOOD/VOLCANIC ERUPTION

2% of the Actual Cash Value of the property affected at the time of the loss (per standard PIRA deductible wordings)

The following shall be considered as separate items of insured property, regardless of what is indicated in the policy schedule:

1. Each building, including machinery, equipment, and fixtures normal to its operations;
2. All machinery and equipment contained in each building;
3. All stocks in trade (raw materials, work-in-process, supplies, and finished goods), contained in each building;
4. All other contents contained in each building



EXTENDED COVERAGE

1% of the sum insured on the affected item at the time of the loss, subject to a minimum of Php 1,000.00 and a maximum of Php 500,000.00 in respect of aircraft, smoke, explosion, and vehicle impact. (per standard PIRA deductible wordings)



BROAD WATER DAMAGE, BURSTING OR OVERFLOWING OF WATER TANK APPARATUS OR PIPES AND SPRINKLER LEAKAGE

Php 20,000.00 for each and every loss



ROBBERY, BURGLARY OR HOUSEBREAKING

Php 5,000.00 for each and every loss



ALTERNATIVE ACCOMMODATION

Seven (7) Days Waiting Period



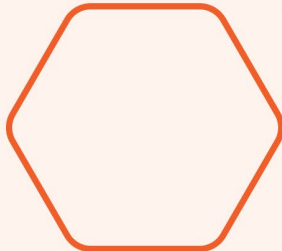
PERSONAL LIABILITY

Php 5,000.00 for each and every claim for Third Party Property Damage



PLATE GLASS

Php 2,500.00 for each and every loss



Secure your home's future today by investing in FPG Insurance's **MyHome Mate**. Don't let unexpected events catch you off guard and put your home and belongings at risk. With **MyHome Mate**, you can have the peace of mind knowing that your home is protected from potential losses and damages. Make a smart investment in your home's protection today!

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MYHOME MATE (Premium Excluding Charges)

SUM INSURED	TOTAL PREMIUM
500,000.00	750.00
1,000,000.00	1,500.00
2,000,000.00	3,000.00
3,000,000.00	4,500.00
4,000,000.00	6,000.00
5,000,000.00	7,500.00
6,000,000.00	9,000.00
7,000,000.00	10,500.00
8,000,000.00	12,000.00
9,000,000.00	13,500.00
10,000,000.00	15,000.00
11,000,000.00	16,500.00
12,000,000.00	18,000.00
13,000,000.00	19,500.00
14,000,000.00	21,000.00
15,000,000.00	22,500.00
16,000,000.00	24,000.00
17,000,000.00	25,500.00
18,000,000.00	27,000.00
19,000,000.00	28,500.00
20,000,000.00	30,000.00

*In every additional Php 500,000.00 in Sum Insured additional premium of Php 650.00 for MyHome Mate.

APPLICANT'S INFORMATION

Name:			
Last Name	First Name	Middle Name	Suffix
Mailing Address:			
Block/Lot/Phase No./Floor No./Unit No.	Street	Village/Subdivision/Condo Building	Barangay
City/Municipality	Province/State	ZIP Code	
Mobile No.:	E-mail Address:	TIN/SSS/GSIS No.:	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female	Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Married	Date of Birth: DD/MMM/YYYY	
Place of Birth:	Citizenship/Nationality:		
Source of Funds: <input type="checkbox"/> Self-Employed <input type="checkbox"/> Salary	Name of Employer/Business:		
Nature of Employment/Business:			

PROPERTY INFORMATION

Location of Risk:			
Block/Lot/Phase No./Floor No./Unit No.	Street	Village/Subdivision/Condo Building	Barangay
City/Municipality	Province/State	ZIP Code	
Please check the appropriate box.			
Any previous loss? <input type="checkbox"/> Yes <input type="checkbox"/> No		Is the property mortgaged? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<input type="checkbox"/> Mortgagee (if mortgaged) _____			
Age of House:	Year last renovated:	Estimated Floor Area of Unit:	
Height: <input type="checkbox"/> 1-storey <input type="checkbox"/> 2-storey <input type="checkbox"/> More, please specify _____			
Roofing Material:			
<input type="checkbox"/> GI Sheets <input type="checkbox"/> Ceramic / Tegula Tile <input type="checkbox"/> Hardroof Deck <input type="checkbox"/> Others, please specify _____			
Exterior Walls:			
<input type="checkbox"/> Concrete <input type="checkbox"/> Timber <input type="checkbox"/> Part Concrete/Timber <input type="checkbox"/> Others, please specify _____			
Boundaries (description of the surroundings of the property to be insured)			
Front			
Back			
Left			
Right			

PERSONAL ACCIDENT INSURANCE

FAMILY PERSONAL ACCIDENT

Name	Relationship	Birthday
<small>Last Name, First Name, Middle Name</small>		<small>DD-MMM-YYYY</small>

HOUSEHOLD EMPLOYEE PERSONAL ACCIDENT

Important Note: In case of claim, any proof of employment such as but not limited to copy of contract signed before the accident, payslip, SSS remittance, etc., must be provided.

Period of Insurance: To: _____ From: _____
DD-MMM-YYYY DD-MMM-YYYY

Signature over Printed Name of Applicant/Insured

Date



FPG Insurance Co., Inc.

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