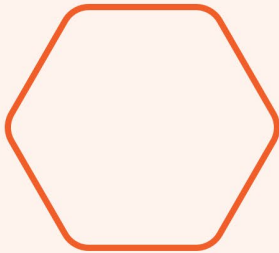


Empower your  
business with the  
right protection.

MyBusiness Mate 





In today's dynamic business landscape, securing property insurance is a vital step towards effective risk management and ensuring the long-term financial security of your enterprise. With FPG Insurance's **MyBusiness Mate**, you gain comprehensive coverage that shields your business from potential risks and unforeseen events that could disrupt operations and lead to substantial financial losses.

Get comprehensive protection for your business' physical assets, uninterrupted operations, liability risks, and valuable equipment or assets with **MyBusiness Mate**. With the right insurance coverage, you can protect your business, experience peace of mind, and stay resilient in the face of uncertainties.

#### Disclaimer

This information contained in this brochure is just a brief description of available FPG Insurance's **MyBusiness 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 Fire / Shock
- Flood or Overflow of the Sea
- Typhoon or Windstorm
- Hurricane
- Cyclone
- Bush Fire
- Subterranean Fire
- Explosion
- Impact from any Aircraft or any article dropped therefrom
- Impact from any Road Vehicle belonging to the Insured or not
- Smoke Damage
- Riot, Strike, and Malicious Damage
- Broad Water Damage, Bursting or Overflowing of any water tank apparatus or pipe
- Sprinkler Leakage
- Robbery/Burglary – 10% of Contents sum insured maximum of Php 500,000.00 Annual Aggregate
- Plate Glass – 5% of TSI, max of Php 10,000.00, and in the aggregate

### WARRANTIES AND CLAUSES APPLICABLE TO THIS SECTION:

- **Appointed Loss Adjusters** – subject to FPG Insurance's accredited adjusters at the time of loss
- **Automatic Increase Clause** – 10% of the sum insured maximum of Php 100,000.00 and in the aggregate, subject to declaration within 30 days (subject to additional premium)
- **Automatic Extension Clause** – 30 days subject to no loss on the expiring policy (subject to additional premium)
- **Average Relief Clause** – 80% of sum insured
- **Breach of Conditions and Warranties**
- **Capital Additions Clause** – 20% of the sum insured maximum of Php 100,000.00 per location and in the aggregate, subject to declaration within 30 days (subject to additional premium)
- **Debris Removal** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- **Expediting Expenses** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- **Fire Fighting Expense** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- **Fire Extinguishing Expense** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- **Misdescription Clause**
- **Other Interests Clause** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- **Professional Fees** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate
- **Sue & Labor Clause** – 5% of the sum insured maximum of Php 100,000.00 and in the aggregate

#### Warranties

- Sabotage and Terrorism Exclusion Clause
- Total Asbestos Exclusion Clause
- Communicable Disease Endorsement Exclusion
- Cyber Exclusion Clause LMA 5401
- Electronic Data Exclusion Clause
- Electronic Data Recognition Exclusion Clause
- Documentary Stamps Warranty
- Subject to Standard FPG Policy Terms & Conditions

#### Exclusions

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



## DEDUCTIBLES

- **Fire/Lightning, Riot Strike, and Malicious Damage**
- **Earthquake, Flood, Typhoon, Windstorm** - 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 20,000.00 in respect of each and every loss
- **Plate Glass** - fixed Php 2,500.00 each and every loss
- **All Other covered perils** - 10% of the loss minimum of Php 10,000.00 for each and every loss

## SECTION II - COMPREHENSIVE GENERAL LIABILITY

Covers premises operations only within the situation of the risk

**Limit of Liability:** 10% of the sum insured, max. of Php 1,000,000.00

Combined Single Limit for Bodily Injury/Property Damage and Annual Aggregate. Inclusive of all costs.

### WARRANTIES AND CLAUSES APPLICABLE TO THIS SECTION

- **Car Park Liability** - Max of 10% of CGL limit per occurrence and in the annual aggregate
- **Premises Medical Payment** - 5% of CGL Limit per accident/occurrence/aggregate
- **Fire & Explosion Legal Liability Endorsement** - 10% of the CGL Limit per occurrence and in the aggregate limit
- **Tenants Liability** - 10% of CGL Limit per accident/occurrence/aggregate
- **Food and Drink Liability** - 5% of CGL Limit per occurrence and in the annual aggregate limit subject to a maximum inner limit of Php 10,000.00 per person (applicable to restaurant and water station only)
- **Advertising Signages Liability** - 10% of CGL Limit per accident/occurrence/aggregate
- **Absolute Philippine Jurisdiction Clause**
- **Non-compensatory Damages Exclusion Clause**

## DEDUCTIBLES

- **Third-Party Property Damage and/or Car Park Liability** - 5%, minimum of Php 5,000.00 for each and every loss

## SECTION III – ELECTRONIC EQUIPMENT INSURANCE

Covers all risks of direct physical and material damage from any cause, other than those specifically excluded in the Policy form

**Sum Insured:** 10% of the sum insured, max of Php 100,000.00 (non-mobile equipment only) Insuring Conditions

- Subject to submission of the full description of insured equipment including Serial Nos. with corresponding values per equipment.
- Warranted all insured items under the policy are equipped with UPS and AVR. It is understood that any internal safety feature of the equipment designed to function as AVR or UPS shall not be considered as compliance with the warranty.

- Damage caused by computer 'virus' is excluded.
- Corruption of data media or programs unless resulting from physical loss or damage to the property is not covered.
- Excluding the value of data and software contained in the covered item and the cost of reinstatement of that data
- Subject to standard FPG Electronic Equipment Insurance policy form.
- Excluding PDAs, mobile phones, and other similar portable equipment.
- Subject to standard FPG Electronic Equipment Insurance policy terms and conditions.

### EEI EXCLUSIONS

- Any form of aesthetic defects/damages
- Inadvertently leaving behind
- Loss due to mysterious disappearance
- Loss occurred outside of the geographical limit
- Loss covered by a maintenance agreement
- Loss or damage occurring whilst the above items are unattended unless locked inside a building

### DEDUCTIBLE

- **Electronic Equipment Insurance** – 5% of the loss, minimum of Php 5,000.00 for each & every loss

## SECTION IV- MONEY INSURANCE

Covers loss of money by any cause not excepted by the policy occurring within the Insured's premises only.

### LIMIT OF LIABILITY

- **Money within and outside premises** – 5% of the sum insured, maximum of Php 50,000.00 whichever is lower

### INSURING CONDITIONS

1. Warranted that monies are kept inside a drawer with a lock inside the establishment
2. Warranted the Assured adopts a standard system of accounting
3. All sending (money in transit) by foot and/or by public transport vehicles is not covered
4. Subject to standard FPG Insurance Money Insurance policy form

### ADDITIONAL CONDITIONS FOR MONEY, SECURITIES AND PAYROLL ROBBERY INSURANCE COVERAGE

- Warranted all combinations of safes must be made known only to authorized employees. Should this authorized employee resigns, the combination must be dissolved and immediately replaced.
- Warranted all security measures during the cash transit are implemented at all times with armed security guard/s, and accompanied by Insured's employee/s.
- Warranted that the Insured shall make the necessary measures to implement the blockage of the transaction or redemption of the stolen securities "cheques&/or vouchers" immediately upon notification of the loss.
- Warranted that all internal control procedures are implemented at all times.
- Warranted that the Premises are equipped with burglary and CCTV systems.
- Warranted that Premises have at least two (2) guards armed guards with at least 0.38 caliber pistol on a 24-hour basis.
- Money picked up by the collecting bank or its representative and while in the bank's possession is no longer covered.
- Warranted that the transit of Money must be via a Company-owned vehicles.
- Warranted that all employees of the Insured shall have no outstanding criminal/civil cases filed against him/her and shall submit the following proof of documents before employment, such as but not limited to;
  - NBI Clearance
  - Police Clearance
  - Barangay Clearance
- Standard FPG Insurance MSPR Insurance Policy Wordings



## SECTION V- GROUP PERSONAL ACCIDENT INSURANCE

Covers up to 10 Named Employees Schedule of Benefits per person

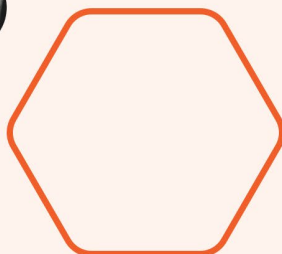
### LIMIT OF LIABILITY

- **Money within and outside premises** – 5% of the sum insured, maximum of Php 50,000.00 whichever is lower

	ACCIDENTAL DEATH & DISABLEMENT	ACCIDENTAL MEDICAL REIMBURSEMENT	ACCIDENTAL BURIAL EXPENSE
PER PERSON	PHP 50,000	PHP 5,000	PHP 5,000

### INSURING CONDITIONS

1. Age limit is 18-65 years old only.
2. 24 Hours On & Off Cover
3. Snake / Dog Bite Cover
4. Motorcycling Endorsement
5. Suffocation by Smoke
6. Accidental Poisoning
7. Injuries arising out of the Insured engaging in hunting, racing (except foot racing), steeple chasing, polo playing, motorcycling, mountaineering, scuba diving, hand gliding, winter sports, professional sports, ice hockey, football or rugby, basketball or any other contact sports are not covered.
8. Subject to the declaration of names of covered persons and their birthdates before coverage takes effect.
9. Subject to all other terms and conditions printed in the FPG Insurance Group Personal Accident Insurance policy form.



Don't leave your business vulnerable to unforeseen events and their potential financial impact. Take proactive steps to protect it with the right insurance coverage and experience peace of mind with FPG Insurance's **MyBusiness Mate**. Get the right protection today and safeguard your future success.

**FOLLOW US ON OUR SOCIAL MEDIA ACCOUNTS:**



**MYBUSINESS MATE**  
**(Premium Excluding Charges)**

SUM INSURED	TOTAL PREMIUM	SUM INSURED	TOTAL PREMIUM
1,000,000.00	1,700.00	26,000,000.00	44,200.00
2,000,000.00	3,400.00	27,000,000.00	45,900.00
3,000,000.00	5,100.00	28,000,000.00	47,600.00
4,000,000.00	6,800.00	29,000,000.00	49,300.00
5,000,000.00	8,500.00	30,000,000.00	51,000.00
6,000,000.00	10,200.00	31,000,000.00	52,700.00
7,000,000.00	11,900.00	32,000,000.00	54,400.00
8,000,000.00	13,600.00	33,000,000.00	56,100.00
9,000,000.00	15,300.00	34,000,000.00	57,800.00
10,000,000.00	17,000.00	35,000,000.00	59,500.00
11,000,000.00	18,700.00	36,000,000.00	61,200.00
12,000,000.00	20,400.00	37,000,000.00	62,900.00
13,000,000.00	22,100.00	38,000,000.00	64,600.00
14,000,000.00	23,800.00	39,000,000.00	66,300.00
15,000,000.00	25,500.00	40,000,000.00	68,000.00
16,000,000.00	27,200.00	41,000,000.00	69,700.00
17,000,000.00	28,900.00	42,000,000.00	71,400.00
18,000,000.00	30,600.00	43,000,000.00	73,100.00
19,000,000.00	32,300.00	44,000,000.00	74,800.00
20,000,000.00	34,000.00	45,000,000.00	76,500.00
21,000,000.00	35,700.00	46,000,000.00	78,200.00
22,000,000.00	37,400.00	47,000,000.00	79,900.00
23,000,000.00	39,100.00	48,000,000.00	81,600.00
24,000,000.00	40,800.00	49,000,000.00	83,300.00
25,000,000.00	42,500.00	50,000,000.00	85,000.00

\*In every additional Php 500,000.00 in Sum Insured additional premium of Php 825.00



APPLICANT'S INFORMATION			
Name of Business/Entity :			
Business Address:			
Block/Lot/Phase No./Floor No./Unit No.		Street	Village/Subd/Condo/Building
Barangay			
City/Municipality		Province/State	ZIP Code
Nature of Business:		Contact No.:	E-mail:
Website:		Date of Incorporation: DD-MMM-YYYY	Country of Incorporation:
Incorporation/Registration No.:		TIN:	
DETAILS OF AUTHORIZED REPRESENTATIVE			
Name:			
Last Name		First Name	Middle Name
Suffix			
Designation:		Contact No.:	E-mail:
ULTIMATE BENEFICIAL OWNER'S INFORMATION			
Name:			
Last Name		First Name	Middle Name
Suffix			
Mailing Address:			
Block/Lot/Phase No./Floor No./Unit No.		Street	Village/Subd/Condo/Building
Barangay			
City/Municipality		Province/State	ZIP Code
Contact No.:		E-mail:	Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Civil Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Others, Please specify _____			
Date of Birth: DD-MMM-YYYY		ID No. (TIN/SSS/Driver's License):	
Type of ID Presented:		Citizenship/Nationality:	
Place of Birth:		Source of Funds: <input type="checkbox"/> Self-employed <input type="checkbox"/> Salary	
PROPERTY INFORMATION			
Location of Risk:			
Block/Lot/Phase No./Floor No./Unit No.		Street	Village/Subd/Condo/Building
Barangay			
City/Municipality		Province/State	ZIP Code
Please check the appropriate box.			
<input type="checkbox"/> Owned <input type="checkbox"/> Rented/Leased <input type="checkbox"/> Others, please specify _____			
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)	
Height: <input type="checkbox"/> 1-storey <input type="checkbox"/> 2-storey <input type="checkbox"/> More, please specify_____			
Age of building:		Year built:	
PROPERTY CONSTRUCTION			
Roofing Material: <input type="checkbox"/> GI Sheets <input type="checkbox"/> Hardroof Deck			
<input type="checkbox"/> Ceramic / Tegula Tile <input type="checkbox"/> Others, please specify _____			
Exterior Walls: <input type="checkbox"/> Concrete <input type="checkbox"/> Part Concrete/Timber			
<input type="checkbox"/> Timber <input type="checkbox"/> Others, please specify _____			



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