



Your Travel Protection, Your Choice.

Customizable coverage
Protection made for you

MyTravel Mate
International 

 **FPG** insurance

REDEFINING TRAVEL PROTECTION



FLEXIBLE COVERAGE

Get wide-ranging protection tailored to your needs—pay only for the coverage that suits you.



FAMILY PLANS

Protect your whole family when you travel and Save up to 50% when you avail of our family plans.



ANNUAL MULTI-TRAVEL PLANS

Perfect for frequent travelers, this plan offers year-round coverage for multiple trips under one policy, ensuring comprehensive protection.



BROAD COVERAGE & HIGHER LIMIT

Enjoy extensive benefits with higher coverage limits—all at a more affordable price.



assist america®

DOWNLOAD THE ASSIST AMERICA TRAVEL APP TO MAKE A CLAIM.

FPG Insurance has partnered with Assist America to offer global emergency medical services. Visit www.assistamerica.com or scan the QR Code to download the Assist America Travel App.



Maximum Age

- Up to 80 years old – Asia, Worldwide & Schengen countries

Note: You can reach out to us for a quote if you're an insured traveler over 80 years old planning a trip to Schengen countries.

Family Package Condition

Family Package consists of a maximum of 5 Family members with at least 1 adult and 1 minor. Age eligibility for children is from 4 weeks up to 17 years old.

Group Policy Condition

Groups (i.e. Individuals who are more than 1 and who are traveling at the same time, with the same date and destination).

- No limitation on the number of people covered under a group.

Group Coverage for COVID-19 Rider

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

CHOOSE YOUR PROTECTION

This is designed to offer you a comprehensive package at a competitive price, with the flexibility to customize it according to your needs.

STANDARD BENEFITS

Essential benefits that are fixed and included in every package.

- ▶ Accidental Death & Disablement / Dismemberment Benefit
- ▶ Travel Medical Insurance
- ▶ Automatic Extension of Period of Insurance
- ▶ Pre-Existing Medical Cover
- ▶ Medical Evacuation and Repatriation
- ▶ Repatriation of Mortal Remains
- ▶ Care of Minor Child(ren)
- ▶ Return of Dependent Child
- ▶ Compassionate Visit
- ▶ Trip Delay (Outbound/Inbound)
- ▶ Trip Cancellation
- ▶ Trip Interruption/Curtailment
- ▶ Missed Connecting Flight
- ▶ Flight Overbooked
- ▶ Diversion of Trip (Outbound and Inbound)
- ▶ Baggage Delay (Outbound)
- ▶ Loss or Damage of Checked-In Baggage
- ▶ Loss of Travel Documents
- ▶ Loss of Personal Money
- ▶ Emergency Communication Expenses
- ▶ 24-Hours Emergency Assistance

BENEFITS FOR OPT-OUT

Customize your coverage by removing benefits based on your travel preference.

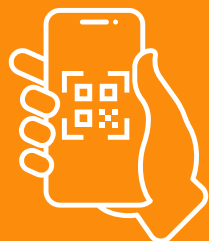
- ☑ Hospital Daily Allowance (Accident and Sickness) max of 10 days **(NEW)**
- ☑ Emergency Dental Care
- ☑ Lost, Stolen or Damaged Gadgets
- ☑ Hijack (max of 10 days)
- ☑ Car Rental Excess Protection
- ☑ Accidental Burial Benefit
- ☑ Personal Liability
- ☑ Home Contents **(NEW)**

ADD-ON PROTECTION BENEFITS

Enhance your plan with additional benefits to include in your cover.

- + COVID-19
- + Hazardous Non-Professional Sports
- + Sports Equipment
- + Cruise Cover
- + Pet Care **(NEW)**

**subject to premium surcharge*



SCAN THE QR CODE

to fully customize your travel insurance coverage

Disclaimer

This material sets out a brief description of **MyTravel Mate - International**. The insurance policy we will issue will include the complete terms and conditions of the **MyTravel Mate - International**. Should there be conflict between this material and the insurance policy, the insurance policy will prevail. To learn more about the **MyTravel Mate - International**, you may scan the **QR Code**.



List of Hazardous Non-Professional Sports

- abseiling (rappelling)
- ice-skating
- off-road mountain biking
- ice hockey
- canyoning
- bobsleighbing
- rodelen
- downhill skiing
- cross-country skiing on normally marked public open tracks
- snowboarding, big foot skiing
- ballooning (as part of an organized excursion)
- mono-skiing

Premium surcharge shall apply to the following:

- Age 76 to 80 - 100% surcharge
- COVID-19** - per day charge
- Hazardous Non-Professional Sports** - 50% Premium Surcharge
- Sports Equipment** - 25% Premium Surcharge
- Cruise Cover** - 25% Premium Surcharge
- Pet Care** - 5% Premium Surcharge

Free Look Period

If the effectivity of your policy is more than thirty (30) days, you are entitled to Free Look. Kindly refer to the policy we will issue for the provision on your right to Free Look.

Note: Participation in competitions or tournaments organized by sporting federations or similar organizations is excluded from coverage.

SCHEDULE OF BENEFITS

BENEFIT	BASIC (PHP 500K)	CLASSIC (PHP 1M)	ELITE (PHP 2.5M) Schengen Accredited	PRESTIGE (PHP 5M) Schengen Accredited
PERSONAL ACCIDENT BENEFITS				
Accidental Death & Disablement /Dismemberment Benefit	500,000	1,000,000	2,500,000	5,000,000
EMERGENCY MEDICAL ASSISTANCE				
Travel Medical Insurance	Up to 500,000	Up to 1,000,000	Up to 2,500,000	Up to 5,000,000
Automatic Extension of Period of Insurance	10 days	10 days	10 days	10 days
Pre-Existing Medical Cover	Up to 20,000	Up to 25,000	Up to 35,000	Up to 40,000
EMERGENCY TRAVEL ASSISTANCE				
Medical Evacuation and Repatriation	Actual Expense	Actual Expense	Actual Expense	Actual Expense
Repatriation of Mortal Remains	Actual Expense	Actual Expense	Actual Expense	Actual Expense
Care of Minor Child(ren)	Actual Expense	Actual Expense	Actual Expense	Actual Expense
Return of Dependent Child	Actual Expense	Actual Expense	Actual Expense	Actual Expense
Compassionate Visit	Airfare	Airfare	Airfare	Airfare
TRAVEL INCONVENIENCE BENEFITS				
Trip Delay (Outbound/Inbound)	2,000 per 6 hrs/ max of 10,000	2,500 per 6 hrs/ max of 20,000	2,500 per 6 hrs/ max of 25,000	2,500 per 6 hrs/ max of 30,000
Trip Cancellation	Up to 100,000	Up to 150,000	Up to 150,000	Up to 250,000
Trip Interruption/Curtailment	Up to 100,000	Up to 150,000	Up to 150,000	Up to 150,000
Missed Connecting Flight	2,500 per 6 hrs/ max of 10,000	3,000 per 6 hrs/ max of 15,000	3,000 per 6 hrs/ max of 20,000	3,000 per 6 hrs/ max of 25,000
Flight Overbooked	2,000 per 6 hrs/ max of 8,000	3,500 per 6 hrs/ max of 10,000	3,500 per 6 hrs/ max of 15,000	3,500 per 6 hrs/ max of 20,000
Diversion of Trip (Outbound and Inbound)	Up to 15,000	Up to 20,000	Up to 35,000	Up to 50,000
Baggage Delay (Outbound)	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
Loss or Damage of Checked-In Baggage	30,000, Sub-limit 7,500 per item / pair / set of articles	50,000, Sub-limit 7,500 per item / pair / set of articles	55,000, Sub-limit 7,500 per item / pair / set of articles	60,000, Sub-limit 7,500 per item / pair / set of articles
Loss of Travel Documents	Up to 50,000	Up to 50,000	Up to 50,000	Up to 50,000
Loss of Personal Money	25% of loss amount max of 10,000 limit	25% of loss amount max of 10,000 limit	25% of loss amount max of 10,000 limit	25% of loss amount max of 10,000 limit
Emergency Communication Expenses	Up to 5,000	Up to 5,000	Up to 5,000	Up to 5,000
BENEFITS FOR OPT-OUT These benefits can be removed and will reflect on purchase				
Hospital Daily Allowance (Accident and Sickness) max of 10 days (NEW)	500 per day, max. of 10 days	1,000 per day, max. of 10 days	1,500 per day, max. of 10 days	2,500 per day, max. of 10 days
Emergency Dental Care	Up to 25,000	Up to 25,000	Up to 25,000	Up to 25,000
Lost, Stolen or Damaged Gadgets	5,000 (Damage); 10,000 (Loss)	5,000 (Damage); 10,000 (Loss)	10,000 (Damage); 20,000 (Loss)	20,000 (Damage); 30,000 (Loss)
Hijack (max of 10 days)	2,500 per day, max of 15,000	2,500 per day, max of 25,000	5,000 per day, max of 50,000	5,000 per day, max of 50,000
Car Rental Excess Protection	Up to 5,000	Up to 10,000	Up to 15,000	Up to 20,000
Accidental Burial Benefit	Up to 25,000	Up to 25,000	Up to 25,000	Up to 25,000
Personal Liability	Up to 1,000,000	Up to 2,000,000	Up to 2,500,000	Up to 3,000,000
Home Contents (NEW)	Up to 25,000	Up to 50,000	Up to 70,000	Up to 80,000
24-HOUR EMERGENCY ASSISTANCE				
Delivery of Medicines	Included	Included	Included	Included
Emergency Message Transmission	Included	Included	Included	Included
Foreign Hospital Admission Assistance	Included	Included	Included	Included
Legal and Interpreter Referrals	Included	Included	Included	Included
Lost Baggage and Document Assistance	Included	Included	Included	Included
Medical Consultation, Evaluation and Referrals	Included	Included	Included	Included
Medical Monitoring	Included	Included	Included	Included
Prescription Assistance	Included	Included	Included	Included

DEFINITION OF BENEFITS

STANDARD BENEFITS



Accidental Death & Dismemberment / Dismemberment Benefit

Provides compensation for death, dismemberment, permanent and total disablement due to accidents.



Travel Medical Insurance

Covers actual medical expenses and hospitalization due to accidental injuries and sickness while traveling.



Automatic Extension of Period of Insurance

Automatic extension of travel cover if insured's travel is prolonged due to hospitalization.



Pre-Existing Medical Cover

Covers actual medical expenses and hospitalization due to pre-existing conditions.



Medical Evacuation and Repatriation

Provides cashless emergency medical evacuation and repatriation due to serious injury or sickness.



Repatriation of Mortal Remains

Provides for cashless return of mortal remains of the insured to the Philippines as a result of accidental injury and sickness.



Care of Minor Child(ren)

Provides care for minors who are left unattended due to the insured's medical emergency or death.



Return of Dependent Child

Provides economy class airfare for a relative or immediate family member to bring home an unattended child travelling with the insured during his hospitalization abroad.



Compassionate Visit

Covers the roundtrip economy class airfare and accommodation costs of the insured's family member or personal friend while the insured is hospitalized abroad.



Trip Delay (Outbound/Inbound)

Covers reasonable expenses incurred (i.e. food, transportation, accommodation) if the insured's returning flight is delayed for six (6) hours due to poor weather conditions, natural disasters or technical and/or mechanical failures of the aircraft.



Trip Cancellation

Full or partial reimbursement of payments on cancelled travel tickets, accommodations, and other travel reservations due to medical concerns, or other circumstances (i.e. death in the family).



Trip Interruption/ Curtailment

Covers expenses incurred during travel interruptions/trip curtailment due to medical concerns, or other circumstances (i.e. emergencies, and death in family), including pre-paid travel (non-refundable) costs as well as costs incurred to return to home country.



Missed Connecting Flight

Reimbursement for expenses incurred due to missed connecting flight, such as food, transport, personal effects, and accommodation. (i.e. if there is a missed connecting flight and a waiting time for the next departure).



Flight Overbooked

Covers costs incurred (i.e. food, transport, accommodations and personal effects) due to delays resulting from airline overbooking, subject to presentation of relevant documentation from the airline.



Diversion of Trip (Outbound and Inbound)

Reimbursement for essential expenses like accommodation, meals, clothing, and toiletries if the insured's flight is diverted, requiring the insured to wait before continuing their journey.



Baggage Delay (Outbound)

Reimbursement for emergency purchases of clothing and personal care items if the insured's baggage is delayed for more than six (6) hours while abroad.



Loss or Damage of Checked-In Baggage

Coverage against lost or damaged baggage and personal belongings, in case not covered by the airline or if the damage exceeds the airline's liability limit.



Loss of Travel Documents

Provides support for the replacement of lost travel documents due to theft, and covers additional travel and accommodation costs abroad while waiting for document replacement.



Loss of Personal Money

Reimbursement for the loss of cash, signed traveler's checks, or money orders due to theft, robbery, or burglary. (Excluding mysterious disappearance)



Emergency Communication Expenses

Reimbursement for mobile phone charges incurred during a medical emergency while abroad.



Delivery of Medicines

Provides assistance to deliver prescribed medications, including medicines for pre-existing conditions, if its not available in the travel destination or cannot be substituted with other medications.



Emergency Message Transmission

Provides assistance to transmit and receive emergency messages to and from insured's family members or employer, when legally permitted.



Foreign Hospital Admission Assistance

Provides assistance with international hospital admissions, including financial guarantees to simplify admission and confirm the insured's medical insurance coverage.



Legal and Interpreter Referrals

Provides referrals to interpreters, counselors, or legal personnel upon request.



Lost Baggage and Document Assistance

Provides assistance in locating lost luggage, documents, and belongings and helps with replacing travel tickets.



Medical Consultation, Evaluation and Referrals

Provides 24/7 access to customer support with multilingual personnel who can arrange referrals to licensed physicians for medical consultations and evaluations.



Prescription Assistance

Provides assistance with prescription medicine replacement requests if needed while traveling, consulting with the treating physician when legally allowed (note: medicine cost is not covered).



Medical Monitoring

Provides monitoring of the insured's condition if hospitalized, staying in communication with the insured's attending physician and/or hospital, and relaying necessary and legally allowed updates to family members.

BENEFITS FOR OPT-OUT



Hospital Daily Allowance (Accident and Sickness) max of 10 days

Provides cash assistance for each day the insured is confined in a hospital due to injury or sickness while abroad for a maximum of 10 days.



Hijack (max of 10 days)

Provides a daily allowance for delays and travel interruptions due to hijacking.



Personal Liability

Provides coverage for third-party damages for unintentional injuries, accidental death, or damage to property while traveling.



Emergency Dental Care

Provides reimbursement for emergency dental treatment abroad for natural teeth if injured and needing urgent care.



Car Rental Excess Protection

Provides coverage for insurance deductible that the insured is legally required to pay for loss or damage to a rented vehicle due to an accident during the rental period.



Home Contents

Provides coverage for loss or damage to home contents in the Philippines if the insured's vacant home is broken into through forced entry while abroad.



Lost, Stolen or Damaged Gadgets

Provides cover for each lost, stolen, or damaged gadget while on a trip.



Accidental Burial Benefit

Provides fixed financial assistance if the insured passes away due to an accident while traveling, with no need for receipts for funeral expenses.

ADD-ON PROTECTION BENEFITS



COVID-19

Provides cashless medical coverage for claims related to COVID-19.



Sports Equipment

Provides coverage for scratching or breakage of sports equipment when checked-in and declared to the airline.



Pet Care

Provides coverage for extra pet boarding costs in the Philippines if the insured's flight is delayed or if the insured is hospitalized while abroad, requiring extended boarding for their pet.



Hazardous Non-Professional Sports

Provides coverage for medical treatment for injuries from hazardous non-professional sports activities, excluding participation in tournaments and/or contests that are organized by sporting federations or sports organizations.



Cruise Cover

Extends the policy cover while on a cruise.

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:

Gender: Male Female

Civil Status: Single Married

Date of Birth: DD/MM/YY

Age:

Place of Birth:

Citizenship/Nationality:

Purpose of Travel: Leisure Business

Occupation:

CHOICE OF PLAN

TYPE OF PLAN

BASIC CLASSIC ELITE PRESTIGE

TYPE OF COVER

INDIVIDUAL FAMILY

DESTINATION CLASS

ASIA WORLDWIDE SCHENGEN

BENEFITS FOR OPT-OUT

- | | |
|---|---|
| <input type="checkbox"/> Hospital Daily Allowance (NEW)
(Accident and Sickness) max of 10 days | <input type="checkbox"/> Car Rental Excess Protection |
| <input type="checkbox"/> Emergency Dental Care | <input type="checkbox"/> Accidental Burial Benefit |
| <input type="checkbox"/> Lost, Stolen or Damaged Gadgets | <input type="checkbox"/> Personal Liability |
| <input type="checkbox"/> Hijack (max of 10 days) | <input type="checkbox"/> Home Contents (NEW) |

ADD-ON PROTECTION BENEFITS

- | | |
|--|---|
| <input type="checkbox"/> COVID-19 | <input type="checkbox"/> Cruise Cover |
| <input type="checkbox"/> Hazardous Non-Professional Sports | <input type="checkbox"/> Pet Care (NEW) |
| <input type="checkbox"/> Sports Equipment | |

FAMILY MEMBER TO BE COVERED

LAST NAME	FIRST NAME	MIDDLE NAME	SUFFIX	DATE OF BIRTH	GENDER	RELATIONSHIP

PERIOD OF INSURANCE

From: _____ To: _____ Itinerary: _____
DD/MM/YY DD/MM/YY

ACKNOWLEDGMENT AND CONSENT

I HEREBY acknowledge and confirm that the answers given above in every respect are true and correct; that I have not withheld any information likely to affect my application for MyTravel Mate-International; and that the application form is the basis of the contract between the Company and myself. Further, I agree and acknowledge that:

- (1) if by my fault, the Company is unable to comply with its customer due diligence obligations under the Anti-Money Laundering Act, and related laws, the Company may:
- (a) restrict transactions on the policy until the required customer due diligence requirement has been complied with; and
 - (b) where appropriate, terminate the policy subject to the return of the unused premium, if any.
- (2) I will be bound by the obligations set forth in the United Nations Security Council Resolutions relating to the prevention and suppression of proliferation financing of weapons of mass destruction, including the freezing and unfreezing actions as well as prohibitions from conducting transactions with designated persons; and
- (3) I acknowledge, and consent to, the processing of my personal information by FPG Insurance Co., Inc., in accordance with its Privacy Notice which can be accessed through this link: <https://ph.fpgins.com/about/privacy-policy/>.

Applicant's Signature

Date


CONSUMER ASSISTANCE MANAGEMENT SYSTEM



PLATFORM

 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 is regulated by the Insurance Commission of the Philippines

FPG Insurance Co., Inc.

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