



Smart Protection for Your Space

MyCondo Mate
Condo Renters



 **FPG** insurance



Renting a condo doesn't mean you're free from risks. Protect your personal belongings, security deposit, and liability against your neighbor and unit owner with MyCondo Mate made for renters.

SEAMLESS PROTECTION



PERSONAL BELONGINGS PROTECTION

Covers valuables, gadgets, and home appliances from fire, lightning, acts of nature (typhoons, floods, earthquakes), theft, and malicious damage.



SECURITY DEPOSIT PROTECTION

Accidental damage to your rented unit is covered, so you don't risk losing your deposit.

BUILT-IN COVERAGE



ALTERNATIVE HOUSING BENEFITS

Financial support for temporary lodging if your unit becomes uninhabitable.



COMPREHENSIVE LIABILITY COVERAGE

Protection against accidents affecting guests or neighboring units.



PET OWNER'S LIABILITY

Covers accidental damages or injuries caused by your pets, providing peace of mind.

PERIL

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

- ✓ Fire or Lightning
- ✓ Earthquake
- ✓ Typhoon
- ✓ Flood
- ✓ 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

ADDITIONAL COVERAGE

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
- ✓ 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
- ✓ 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

Disclaimer

This information contained in this brochure is just a brief description of available FPG Insurance's MyCondo Mate - Condo Renters.

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.

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

- ✓ 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

- ✓ 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



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)




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

FPG Insurance Co., Inc.

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Paseo de Roxas, Makati City, 1225 Philippines

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FEEDBACK PAGE