



# Protection Beyond the Lease

**MyHome Mate**  
Home Renters



 **FPG** insurance



Even if you don't own the house, unexpected events can disrupt your home life. Stay protected against fire, theft, accidents, and more with coverage designed for renters.

## SEAMLESS PROTECTION



### HOME PROTECTION FOR YOU

Covers personal belongings, furniture, and appliances from fire, theft, and other risks.

## BUILT-IN COVERAGE



### ALTERNATIVE ACCOMMODATIONS ASSISTANCE

Financial support for temporary housing if your rental home becomes unlivable due to covered incidents.



### LIABILITY COVERAGE

Protects you financially in case of accidental damage to your rented property.



### 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 or Windstorm
- ✓ 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

## 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 MyHome Mate - Home 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 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

 <b>TRUNKLINE</b>  (02) 8859-1200 (02) 7944-1300	 <b>EMAIL</b>  <b>FOR COMPLAINT</b> consumercomplaint@fpgins.com  <b>FOR INQUIRY/REQUEST</b> phcustomercare@fpgins.com	 <b>MAILING ADDRESS</b>  <b>CRM DEPARTMENT</b> 6/F Zuellig Building, Makati Ave., corner Paseo de Roxas, Makati City 1225, Philippines
 <b>WEBSITE</b>  www.fpgins.com/ph	 <b>SOCIAL MEDIA</b>  fpginsurance.ph	 <b>AGENT/ BROKER</b>  CONTACT YOUR SERVICING AGENT/ BROKER



 <b>RECEIPT AND ACKNOWLEDGEMENT</b>  Complaints are received through our various service delivery channels	 <b>INTERNAL INVESTIGATION, REQUEST, AND RESOLUTION</b>  Our consumer assistance team conducts the investigation and comes up with a resolution for the complaint	 <b>COMMUNICATION OF RESOLUTION TO CUSTOMER</b>  We communicate to the financial consumer the resolution within the time frames below: <b>SIMPLE</b> – within 5 working days <b>COMPLEX</b> – 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.

6/F Zuellig Building, Makati Avenue corner  
Paseo de Roxas, Makati City, 1225 Philippines

- (02) 8859-1200 | (02) 7944-1300
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- www.fpgins.com/ph

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