



**Your protection
against life's
uncertainties**



MyPAPMATE



FPG insurance



Whether you're grinding through the work week or just getting through your daily commute, accidents can happen when you least expect them. MyPAP Mate is built for individuals and everyday commuters who need practical, short-term, and budget-friendly protection — no fuss, no checkups, just real coverage when it matters most.

FOR INDIVIDUALS AND EVERYDAY COMMUTERS

Sometimes you don't need a full insurance package — just the essentials to keep you covered. Whether you're on your daily ride, running errands, or just out and about, MyPAP Mate offers flexible, affordable protection made for your lifestyle.

PROTECTION THAT MATTERS



SHORT-TERM FLEXIBILITY

Renewable plans that fit your schedule. No long-term lock-ins.



ULTRA-AFFORDABLE PREMIUMS

Coverage that won't break the bank.



NO MEDICAL RECORDS REQUIRED

No checkups, no paperwork — get protected instantly.



24/7 PROTECTION

Coverage whether you're commuting, working, or resting.



100% MOTORCYCLING COVER

Daily motorcycle rider? You're fully covered from accidental death or disablement.



COVERS DROWNING & ACTS OF NATURE

Protection even in floods or other calamities common in many areas.

SCHEDULE OF BENEFITS AND PREMIUMS

COVERAGES	LIMITS
Accidental Death/Disablement	Php 100,000
Murder & Unprovoked Assault	Php 100,000
Accidental Burial Benefit	Php 10,000
Fire Cash Assistance Benefit	Php 5,000
Motorcycling (Accidental Death)	Php 100,000
Burial Cash Assistance Benefits (due to Natural Death)	Php 5,000
3 Months Premium per Person: Inclusive of Taxes	Php 300

DEFINITION OF BENEFITS



Accidental Death/Disablement

Pays up to the Sum insured in the event of death or disablement due to an accident.



Fire Cash Assistance Benefit

Pays for the on time event loss and damages incurred to the Insured's declared house residence or contents due to fire and lightning.

Unless otherwise expressly stated in the policy, this insurance does not cover:

- Goods held in trust or commission
- Bullions or unset precious stones
- Any curiosity or works of arts
- Manuscripts, plans, drawings, or other designs, patterns, or moulds
- Securities, obligations or documents of any kind, stamps, coined or paper money, cheques or book of accounts or other business books, computer system record Loss or damage to any electrical machines or apparatus or any portion of an electrical installation arising from or occasioned by overrunning, excessive pressure, short-circuiting, arcing, self-heating, or leakage of electricity of whatever cause (lightning included), unless fire ensues therefrom and liability shall be limited to actual damage caused by the ensuing fire.



Murder & Unprovoked Assault

Pays for death or permanent disablement sustained as a direct result of the insured being a victim of Unprovoked Murder or Assault. This benefit does not extend to cover Unprovoked Murder & Assault occurring in the following geographical areas, including their cities, barrios, and barangays:

- Lanao Del Norte
- Lanao Del Sur
- North Cotabato
- South Cotabato
- Zamboanga Del Norte
- Zamboanga Del Sur
- Maguindanao
- Sultan Kudarat
- Sulu Archipelago
- Basilan



Accidental Burial Benefit

Pays for the funeral expenses upon the death of the insured person as a result of an accident.



Motorcycling Coverage

Pays for a fixed amount as financial assistance in the event of death whilst riding/driving a two-wheeled motorized vehicle, EXCEPT for professional use/competition or racing, driving without a valid license, an expired vehicle registration, violation of any traffic rules due to intoxication of liquor or prohibited drugs.



Burial Cash Assistance Benefits

The company will pay the burial assistance benefit in case of the death of the Insured up to an amount specified in the schedule.

Disclaimer

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

Guidelines

- Age eligibility is 18 – 70 years old.
- Insured must declare their permanent residence address upon issuance.

Coverage

- ☒ Twenty-four (24) hours on or off the job
- ☒ Insured must declare their permanent residence address upon issuance.
- ☒ Animal bites coverage is limited to cat, dog, and snakebites only. Mosquitoes/insect bites are not covered.
- ☒ Accidental Food Poisoning
- ☒ Acts of Nature
- ☒ Accidental Drowning
- ☒ Amateur and Social sports
- ☒ Worldwide coverage

General Exclusion

- Total Asbestos Exclusion Endorsement
- Sabotage & Terrorism Exclusion Clause
- Communicable Disease Exclusion Clause
- Cyber Loss Exclusion Clause

Exclusions

• Injuries arising out of the Insured engaging in hunting, racing (except foot racing), steeple chasing, polo playing, mountaineering, scuba diving, hand gliding, winter sports, and all professional sports like ice hockey, football or rugby, basketball, volleyball or any other contact sports that require to sign a waiver are NOT COVERED under the plan.

• Any loss or disability caused directly or indirectly, wholly or partly by suicide, self-inflicted injuries, while sane or insane, insurrection, war declared or undeclared, participating in a riot, committing an assault or felony, injuries sustained while under the influence of prohibited drugs or alcohol, competition or racing of any kind, illegal acts, An expired or invalid driver's license, An expired vehicle registration, Have been violating traffic laws and regulation are not covered.


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.

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

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