



**Empowering
education through
protection for every
learner, leader, and
helping hand in school.**



School should be a place of learning, growth, and peace of mind—and with FPG's MySchool Mate Insurance, schools can ensure just that. Offering 24/7 protection for students, teachers, and staff, it covers accidents on and off campus, during activities, or even on the way home. From medical expenses to emergency support, it provides quick, reliable assistance when it matters most. It's more than just insurance—it's a strong statement of care that reassures parents, values teachers, and creates a safer and more secured school community.

MORE THAN HOPE: GIVE YOUR FAMILY TRUE SECURITY



ALL-IN-ONE 24/7 PROTECTION

Covers students on or off-campus, even outside school hours – providing peace of mind for school administrators and parents.



BEYOND THE BASICS COVERAGE

Includes Accidental Food Poisoning, Animal Bites (cat, dog, snake), Accidental Drowning, and Acts of Nature – protection that goes beyond standard policies.



CARING FOR THE WHOLE SCHOOL COMMUNITY

Free coverage for faculty (1 per 25 students), plus affordable add-ons for excess teachers and staff.



GLOBAL SHIELD

With Worldwide Coverage, students are protected anywhere, making this ideal for field trips, international exchanges, or even vacations.

SCHEDULE OF BENEFITS AND PREMIUMS

COVERAGE	CLASSIC	ELITE	PRESTIGE
Accidental Death/Disablement	Php 25,000	Php 50,000	Php 100,000
Murder & Unprovoked Assault	Php 25,000	Php 50,000	Php 100,000
Accidental Medical Reimbursement	Php 5,000	Php 10,000	Php 20,000
Accidental Burial Assistance Benefit	Php 2,500	Php 5,000	Php 10,000
Common Carrier Accident Cover	Php 25,000	Php 50,000	Php 100,000
Motorcycle Passenger Cover (Pillion Rider Only)	Php 25,000	Php 50,000	Php 100,000
Daily Hospital Allowance (accident or illness) max up to 30 days	Php 200/day	Php 300/day	Php 500/day
Annual Premium per person: Inclusive of Taxes	Php 33.00	Php 58.00	Php 108.00

DEFINITION OF BENEFITS



Accidental Death/Disablement

Pays up to the Sum insured in the event of death or disablement due to accident. It provides protection to an insured person twenty-four (24) hours a day, on and off the school premises throughout one (1) calendar year but not to exceed twelve (12) months.



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 benefits 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 Medical Reimbursement

Pays for medical expenses incurred due to accidental bodily injury.



Accidental Burial Assistance Benefit Endorsement

Pays for the funeral expenses incurred following an accidental death.



Common Carrier Cover

Pays for additional 100% of the sum insured in the event of death of the insured while riding a public conveyance as fare paying passenger.



Motorcycling Passenger Cover

Pays for a fixed amount as financial assistance in case of bodily injury or death of the insured as a result of Accident while riding as pillion in a motorcycle.



Daily Hospital Allowance

Pays for the daily allowance to the insured as a result of accident or illness hospital confinement up to a maximum 30 days.

Disclaimer

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

Terms and Conditions

- All named regular, full-time, and legitimate students from age four (4) up to twenty-one (21) years old are covered by the plan.
- There is one (1) free faculty member for every 25 pupils. Age eligibility from 18 – 65 years old.
- It is required that 100% of students who are enrolled be covered by insurance.
- A package with the same benefits as the students are available to excess teachers and staff who are not entitled to free coverage subject to premium charge.
- Minimum number of enrollee should be 100 members subjects to additional 50% premium per students.

- For varsity players, accident whilst they are competing or practicing the sports they are engaged in which may result to bodily injuries or death of the student is not covered under the plan. Unless additional 25% premium has been imposed.
- All benefits presented are subject to the standard exclusion listed in the Master Policy issued by FPG Insurance Co., Inc.

Coverage

- ☑ Twenty-four (24) hours on or off the job
- ☑ Commercial Flying while riding as a fare paying passenger only
- ☑ Animal bites coverage limited to cat, dog and snakebites only. Mosquito/insect bites are not covered.
- ☑ Accidental Food Poisoning
- ☑ Acts of Nature
- ☑ Riot, Strike and Civil Commotion provided not an active participant
- ☑ Accidental Drowning
- ☑ Worldwide coverage
- ☑ Amateur and Social Sports

General Exclusions

- Any communicable disease
- Sabotage & Terrorism
- Total Asbestos
- Cyber & Data Loss

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, 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 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 f i 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

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

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