

Personal Accident Insurance FAQs

1. What is a Personal Accident (PA) Insurance?

Personal Accident insurance or PA Insurance is a policy which provides compensation (or coverage) in the event of injuries, disability or caused solely by accidental, external and visible events.

2. Who are qualified to avail a PA Insurance?

Any person from 18-65 years old, renewable up to age of 72.

3. How much does it cost?

Depending on the policy, it costs between Php 15.00 and Php 50.00 only.

Coverage Period	Option 1	Option 2	Option 3
Annual	PHP 50.00	PHP 45.00	PHP 35.00
Semi-Annual	PHP 37.00	PHP 34.00	PHP 27.00
Quarterly	PHP 25.00	PHP 20.00	PHP 15.00

4. What are the benefits per coverage?

Benefits	Option 1	Option 2	Option 3
Accidental Death & Disablement	PHP 50,000.00	PHP 40,000.00	PHP 20,000.00
Motorcycling	PHP 25,000.00	PHP 20,000.00	PHP 10,000.00
Accidental Burial Benefit	PHP 5,000.00	PHP 4,000.00	PHP 2,000.00
Fire Cash Assistance	PHP 5,000.00	PHP 4,000.00	PHP 2,000.00

Accidental Death

Payable if death occurs within twelve (12) calendar months of bodily injury and is directly or solely attributable to the accidental bodily injury.

Permanent Disablement / Dismemberment

Payable once an insured becomes disabled permanently, totally and absolutely, from engaging in his or her occupation or employment for compensation within twelve (12) calendar months of accidental bodily injury and not followed within twelve calendar months of said accidental bodily injury by death.

Payable are the following:

- * Both hands or both feet or sight of both eyes 100%
- * One hand and one foot 100%
- * Either hand or foot and sight of one eye 100%
- * Either hand or foot 50%
- * Sight of either eye 50%

Accidental Burial Benefit

Payable up to the maximum limit of the policy coverage (in addition to death benefit) of the insured as a result of an accident.

Motorcycling

Payable for fixed amount in case of death of the Insured as a result of accident while driving or riding in a two wheeled motor vehicle.

5. Who is the Insurance provider?

FPG Insurance Company (formerly Federal Phoenix Insurance Co.)

6. When does the coverage become effective?

Upon availing a PA insurance, the coverage will start upon issuance of the Certificate of Coverage.

7. How long is the insurance coverage?

Coverage immediately terminates upon expiry of the insurance coverage, or once insured reaches the age of 70. Should the insured's age reaches 70 during the policy period, the coverage will continue until it reaches expiration date.

8. What is the process for claiming the coverage benefits?

The claim must be submitted by the qualified beneficiary. Present the valid Certificate of Coverage to any FPG branch nationwide. For a list of branches, refer to the complete list of branches annexed.

For Accidental Death claims, the following are required:

- Police Investigation Report (Original)
- 2 valid ID's of the Insured and Beneficiary
- Birth Certificate of the Insured and Beneficiary(ies) – authenticated copy
- Death Certificate – authenticated copy
- Marriage Contract (if applicable) – authenticated copy

For Dismemberment/Disablement claims, the following are required:

- Eyes, Ears, Nose and Throat (EENT) Specialist's Certification in case of loss of sight
- Medical Specialist's Certification on the medical/physical condition of the Insured (4 original copies)
- Photos showing the latest condition of the Insured/Radiology Report

Additional requirements/ investigation may be required for major cases, death claims and those involving questionable facts or questionable coverages.

Settlement checks will be issued within seven (7) days upon receipt of complete documents of FPG Insurance. For more questions, visit <http://fpgins.com/ph/contact>.

9. If I do not have a named beneficiary, who is qualified to claim the coverage benefit?

In the absence of a named beneficiary and/or the insured's estate/ will, the beneficiary of an insured shall be the first surviving class of the following classes of beneficiaries:

- Spouse
- Children
- Parents
- Single Brothers and/or Sisters
- Married Brothers and/or Sisters

10. Are there any exceptions to the insurance coverage?

Coverage does not include:

- Injuries resulting from any hazardous/professional sports
- Death or injury resulting from murder and assault (provoked or unprovoked) is not covered.
- Death or injury resulting from acts of nature or natural calamities is not covered. Calamities such as the following:
 - Earthquake
 - Typhoons / Floods
 - Volcanic Eruptions

Work related Injuries/Disabilities of Persons who belong under the following categories are not covered in any of the policies:

- Military personnel
- People in the police force
- Crew members of vessels/aircraft
- Professional athletes
- Professional entertainers (including actors)
- Window cleaners
- Divers
- Loggers
- Fireman
- Miners
- Pilots
- Rangers
- Linemen
- Acrobats/ Stuntmen
- National Journalists/News Reporters
- Off-shore oil or gas rig worker
- Tree feller
- Politicians and other known celebrities/personalities

Injuries arising out of the insured engaging in such activities are also not covered:

- Hunting
- Racing (except foot racing)
- Steeple chasing
- Polo playing
- Rugby
- Basketball or any other contact sports

For questions or clarifications, contact our Customer Support hotlines: 0908-444-2728/ 0917-783-1922/ 0933-995-2860.

For inquiries regarding claims, contact FPG Insurance at any of their branches below, or visit <http://fpgins.com/ph/contact>.

List of FPG Branches

ALABANG BRANCH
Head: Michael "Mike" A. Villareal
5/F Unit A CTP Alpha Building, Investment Drive, Madrigal Business Park, Ayala Alabang, Muntinlupa City
D.LINE# (02) 859-1246
TEL# (02) 807-1429/ 511-7172
TEL# (02) 556-9403
FAX# (02) 807-1875
mvillareal@fpgins.com.ph , mavfpacalb@gmail.com
Globe Mobile# 0917-874-9817
Globe Mobile2# 0917-505-0377
Sun Mobile# 0925-525-9583
ANGELES BRANCHES
Head:Ricardo "Jun" Pineda
No. 303 McArthur Highway, Balibago, Angeles City Pampanga
D.LINE# (02) 859-1228
TEL# (045) 892-1264
FAX# (045) 625-7975
rpineda@fpgins.com.ph , junpineds@gmail.com
Mobile# 0917-874-9913
BACOLOD S.O.
Head: Merlouine "Mhai" Golez
2F VSB Building Corner 6th and 7th Lacson St. Bacolod City
mgolez@fpgins.com.ph , mggolez82@gmail.com
D.LINE# (02) 859-1254
Tel# (034) 435-2104
Fax# (034) 435-2104
Mobile# 0917-847-8583
BATANGAS BRANCH - LIPA
Head: Lawrence Q. Luna
Annex 1 & 2 K.Pointe Commercial Center, Brgy.Pilahan Sabang, Lipa City, Batangas
D.LINE# (02) 859-1230
TEL# (043) 702-3384/756 2761
FAX# (043) 756-2761
lluna@fpgins.com.ph / loydluna@gmail.com
Mobile# 0917-874-9816

BINONDO BRANCH
Head: Dante Herrera
Unit 602 G.A. CU Unjieng Center, 208 Dasmariñas St. Cor. Quintin, Paredes Binondo, Manila
D.LINE# (02) 859-1268
TEL# (02) 242-4161/242-4609
FAX# (02) 242-7218
dherrera@fpgins.com.ph , dmhbnondofpac@gmail.com
Mobile# 0917-874-7397
CAGAYAN DE ORO S.O.
Head: Ma.Cristina "Bing" L. Galla
2F Cebu CFI Community Cooperative Building, Tiano Bros. cor. Mabini Street, Cagayan De Oro City
D.LINE# (02) 859-1255
TEL# (088) 850-1155
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CALOOCAN S.O.
Head: Benjamin "Ben" Lee Jr
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TEL# (02) 355-7472
FAX# (02) 352-7980
blee@fpgins.com.ph
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CEBU BRANCH
Head: Janice Najarro Diaz
Unit 207/208, QC Pavilion, Gorordo Ave., Lahug, Cebu City
D.LINE# (02) 859-1233
TEL# (032) 232-4715/232-6861
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jdiaz@fpgins.com.ph
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DAGUPAN BRANCH
Head: Expedito D. Ricafort
Ground Flr. P&C Fernandez , Bldg II Music Warehouse Cpd. Perez Boulevard Dagupan City
D.LINE# (02) 859-1229
TEL# (075) 515-7570
FAX# (075) 522-1763
ericafort@fpgins.com.ph
edrfpacdgn@gmail.com
Mobile# 0917-874-9839
DAVAO BRANCH
Head: Beatriz "bogz" Montinola
2/F Suite A205/206,Plaza de Luisa Bldg.Ramon Magsaysay Avenue Davao City
D.LINE# (02) 859-1232
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TEL-FAX# (082) 222-0012/222-0013
bmontinola@fpgins.com.ph
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ILOILO BRANCH
Head: Merlouine "Mhai" Golez
2F Dolores O.Tan Bldg., Valeria St. Iloilo City
mgolez@fpgins.com.ph
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LAGUNA S.O.
Head: Jeffrey L. Magboo
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LAS PIÑAS S.O.
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Mobile2# 0917-536-9810
LIBIS BRANCH
Head: Rowena "Weng" Cuaresma
Unit 5 G/F Magnitude Place bldg., 186 E.Rodriguez Jr. Avenue, Bagumbayan, Quezon City
D.LINE# (02) 859-1269
TEL# (02) 709-1993
FAX# (02) 709-1759
rcuaresma@fpgins.com.ph
rrcfpaclibis@gmail.com
Mobile# 0917-551-8801
TARLAC S.O.
Head: Ardie T. Yalung
Unit #7, 2/F, Intellect Bldg. MacArthur Hway,Bgy.San Sebastian, Tarlac City
ayalung@fpgins.com.ph
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Mobile# 0917 861 2920
QUEZON CITY BRANCH
Head: Juan Carlos B. Carreon
Unit 602 & 604 The Richwell Center 102 Timog Ave Quezon City
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FPG-The Business Lounge
Head: Mr.Deo Patrick L.Ballares
G/F Unit 100, Executive Building Center, Sen. Gil Puyat Ave. cor. Makati Ave., Makati City.
D.LINE# (02) 662-8606
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GENERAL SANTOS S.O.
Head: Danilo "Jun" Degracia
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