

The Comprehensive Motor Insurance of MICI provides full protection against total or partial loss. In an occurrence of accidental collision, overturning, fire, external explosion, self-ignition, lightning, theft, and malicious damage, the Metro's most reliable is ready to assist you.

Coverage	What is it	Coverage
OWN DAMAGE	MICI's Own Damage Coverage protects you from financial losses at an event of a road-related accident. This insurance covers loss or damage to the insured vehicle, such as collision, overturning, fire, external explosion, theft, malicious damage, and others types of accidents.	Up to the Insured's Vehicle FMV (Fair Market Value)
THEFT/ CARJACKING/ CARNAPPING	MICI protects insured vehicles from being stolen by providing a fair value claim.	Up to the Insured's Vehicle FMV (Fair Market Value)
ACTS OF NATURE	Living in the tropics has unpredictable weather. Protect your car from loss or damage due to typhoons, earthquakes, floods, and other convulsions of nature, with the Metro's most reliable.	Up to the Insured's Vehicle FMV (Fair Market Value)
CTPL	We protect our policyholders with potential legal liabilities in respect of bodily injury/ies up to the required Php 100,000.00 coverage under the CTPL Policy.	Php 100,000.00.
THIRD PARTY BODILY INJURY AND PROPERTY DAMAGE	We protect our policyholders with potential legal liabilities in respect of bodily injuries or damages of the property of any third party.	100,000 up to 1,000,000
AUTO PERSONAL ACCIDENT	MICI provides personal accident insurance with medical reimbursement and coverage to the authorized driver/s and its family members.	Php 50,000.00 per person (max number of passengers to be covered, including the driver shall be up to the insured vehicle's seating capacity) *max of 5-passengers including driver for Sedan and Pick-up; *max of 7-passenger including driver for SUV and AUV.
INTER-ISLAND TRANSIT COVER	MICI provides coverage to vehiclethat is on board at sea vessels during and inter-island transit.	Each at Php 100,000.00 or up to Php 1,000,000.00

Protect your vehicle from a holistic approach. Ensure yourself from financial loss and legal troubles with a comprehensive policy that has a wide-rage of coverages that are beneficial to you and your passengers.

Enjoy the coverage with the Metro's most reliable

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METRO MANILA

BACOLOD

DAVAO

CEBU

3/f, Anthenaeum, 160 L.P Leviste St., Salcedo Village, Makati City, Philippines, (02) 8867-2888

Bacolod City , (034) 434 8350

Door#115 Northpoint Atrium Drive, Door 006 Mezzanine Jatan Building C.M. Recto Avenue cor. Bonifacio st., Davao City, (082) 227 5731

Unit 301, Keppel Center, Cardinal Rosales Avenue cor. Samar Loop, Cebu Business Park, Cebu City, (032) 233 7911