



**METROPOLITAN**  
INSURANCE COMPANY INC.

“ A warm and comfortable home is the cultivation of years and years of hard work. The biggest and smallest details are important to its members. The people in it are the lifeblood of a home.

Protect your home and the people living in it with Metropolitan Insurance Company Inc.'s Fire and Property Residential Package that caters to both home-owners and landlords.

### Coverage

<b>FIRE &amp; LIGHTNING</b> <b>EARTHQUAKE</b> <b>TYPHOON &amp; FLOOD</b> <b>RIOT</b> <b>STRIKE</b> <b>MALICIOUS DAMAGE</b> <b>VANDALISM</b>	<ul style="list-style-type: none"> <li>• Explosion</li> <li>• Falling Aircraft</li> <li>• Smoke</li> <li>• Vehicle Impact</li> <li>• Broad Water Damage</li> <li>• Accidental Bursting of Water Tanks</li> <li>• Apparatus and Pipes</li> <li>• Sprinkler Leakage</li> <li>• Robbery</li> </ul>
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### Additional Coverage

Product	What it is
<b>ROBBERY/ BURGLARY</b>	<p>The additional coverage allows you to protect your valuables from a robbery.</p> <p style="text-align: center;"><b>Basic Coverage</b></p> <p>-10% of contents of sum insured, with a maximum amount of 500,000.00</p>

## Additional Coverage

Product	What it is
<b>COMPREHENSIVE GENERAL LIABILITY INSURANCE - ( Within Premises Operation Only )</b>	<p>The coverage protects homeowners and policyholders from financial liabilities in which an insured might incur for injuries caused to third persons or damages to other person's properties, as a result of his own negligent acts or that of his household.</p> <p style="text-align: right;"><b>Basic Coverage</b></p> <p>Php 100,000 in aggregate limit.</p>

## Additional Coverage

Product	What it is						
<b>FAMILY PERSONAL ACCIDENT</b>	<p>The coverage protects your loved ones from financial stress when accidents arise occurring within the premises,</p> <p style="text-align: right;"><b>Basic Coverage</b></p> <p><b>Accidental Death &amp; Disablement</b>  <b>LIMIT OF LIABILITY :</b></p> <table border="1"> <tbody> <tr> <td><b>Insured</b></td> <td>Php 50,000.00</td> </tr> <tr> <td><b>Spouse</b></td> <td>Php 25,000.00</td> </tr> <tr> <td><b>Children</b></td> <td>Php 15,000.00 (maximum of 4 legitimate or legally adopted children between 7-21 years old and residing with the Insured)</td> </tr> </tbody> </table> <p><b>Premises Medica Reimbursement - 10% of the limit of liability</b></p>	<b>Insured</b>	Php 50,000.00	<b>Spouse</b>	Php 25,000.00	<b>Children</b>	Php 15,000.00 (maximum of 4 legitimate or legally adopted children between 7-21 years old and residing with the Insured)
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Product	What it is
<b>LOSS OF RENT</b>	<p>The Loss Rental coverage protects owners from loss of rental income due to loss or damage to insured property.</p> <p style="text-align: right;"><b>Basic Coverage</b></p> <p>Max of 10,000 per month max of 5 months</p>

## Additional Coverage

Product	What it is
<b>RENTAL VALUE</b>	<p>Living in the tropics can be unpredictable loss of shelter is common. Prevent financial constraints today by availing our Rental Value insurance. Be prepared with the uncertainty.</p> <p style="text-align: right;"><b>Basic Coverage</b></p> <p>Max of 10,000 per month max of 5 months (Subject for approval)</p>

## Terms and Condition

<b>GENERAL EXCLUSIONS</b>	Terrorism and Sabotage Exclusion Clause						
	Transmission and Distribution Line Exclusion Clause						
	Nuclear Exclusion Clause						
	Radioactive Exclusion Clause						
	War Exclusion						
	Total Asbestos Exclusion Clause						
	Electronic Data Recognition Exclusion Clause						
<b>PREMIUM COST RANGE</b>	<table border="1"> <thead> <tr> <th>Sum Insured</th> <th>Estimated Premium Cost</th> </tr> </thead> <tbody> <tr> <td>1,000,000.00 and below</td> <td>Minimum of Php 500.00 up to Php 2,787.40 (inclusive of taxes)</td> </tr> <tr> <td>1,000,000.00 up to 5,000,000.00</td> <td>Php 2787.40 up to Php 13,937.00 (inclusive of taxes)</td> </tr> </tbody> </table>	Sum Insured	Estimated Premium Cost	1,000,000.00 and below	Minimum of Php 500.00 up to Php 2,787.40 (inclusive of taxes)	1,000,000.00 up to 5,000,000.00	Php 2787.40 up to Php 13,937.00 (inclusive of taxes)
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<b>AUTOMATIC REINSTATEMENT CLAUSE</b>	<b>Automatic Extension of Cover</b> - 30 days						
	<b>Automatic Increase Clause :</b> 20% of the Total Sum Insured; subject 30 days declaration and additional premium						
	<b>Automatic Reinstatement of Sum Insured</b>						
	<b>Capital Addition Clause :</b> 20% of the Total Sum Insured; subject 30 days declaration and additional premium						
	<b>Debris Removal</b> - up to 100,000.00						
	<b>Extinguishment &amp; Mitigation Expense :</b> 10% of Sum Insured, Maximum of Php 50,000.00 whichever is lower.						
	<b>Professional Fees :</b> 10% of the sum insured, maximum of Php 100,000.00 whichever is lower.						
<b>Residential Occupancy Warranty</b>							

*Changes of product line such as terms and conditions may occur with or without prior notice.*

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For the full terms and conditions, email us at [inquiry@miciph.com](mailto:inquiry@miciph.com)

### Why insure with us?

With dedicated service since 1933, MICI shall protect your business from financial losses with a coverage that is tailored fit to your business objectives.



#### METRO MANILA

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Salcedo Village, Makati City, Philippines,  
(02) 8867-2888

#### BACOLOD

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Bacolod City , (034) 434 8350

#### DAVAO

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

#### CEBU

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

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