

Customer Charter

Fortune General Insurance Corporation (FGen) is dedicated to providing trusted insurance coverage and dependable service when you need it most. This Customer Charter outlines our processes, how you can access our services, and the safety protocols we implement to protect your information across all online platforms.

To enhance your experience, we offer a wide range of products and services online. These include product inquiries, self-service quotations, purchasing insurance, filing claims, renewing policies, and managing your coverage.

We are committed to safeguarding your personal information. Our [Privacy Policy](#) details how we collect, use, and process the data you share with us.

Access and Use

Access to our online portals is free of charge. Internet usage costs are your responsibility, as per your agreement with your service provider. To purchase a product, you must be at least 18 years old and have a valid payment method. Please review all product details, features, warranties, exclusions, and limitations before making a purchase.

Customer Sign-Up

Our online portals are publicly accessible at <https://fgeninsurance.com>. To use our services, you will need to create a profile by providing your name, email address, mobile number, and birthdate. By submitting this information, you consent to FGen using it to evaluate your application, contact you for additional details, and send updates regarding your application.

Product Inquiry and Self-Service Quotation

Our portals allow you to explore insurance products tailored to your needs. To generate a quotation, we will request preliminary personal information and risk details. Applications may be denied based on incomplete information, risk profile criteria, or product limitations.

Policy Issuance, Payment, and Delivery

After selecting a product, you will be asked to provide additional data and documents to complete your application. All submitted information must be accurate.

Payment details must be valid, funded, and acceptable to our payment gateway partners. We will validate your payment before issuing your policy. Your policy becomes active only after full payment of the quoted premium.

Upon payment confirmation, you will receive your e-policy contract with coverage details and terms. A printable version will be emailed to you.

Cancellation and Refund Policy

Cancellations are allowed only if specified in the policy and within the permitted period. Documentary stamps are non-refundable. A portion of the premium may be retained based on the duration the policy was active. The amount that we will retain will be specified in the policy.

For cancellation requests, you may call our Customer Care Hotline at (02) 8706-3959 or send an email to customercare@fgic.com.ph.

Refunds are processed within three (3) working days upon receipt of a valid request, subject to company guidelines.

Claims Procedures

You can file a First Notice of Loss (FNOL) through our claims portal. We shall request you to provide us with your policy number, location of the incident, a narration of the incident, and your personal information. FGen reserves the right to hold your preliminary claim application if we cannot validate your policy for the following instances:

1. Your policy does not exist, based on the provided policy number.
2. You have an unpaid premium or overdue balance.
3. Your policy had already expired on the date of the accident.
4. Your insurance benefits do not cover the reported incident for the claim.

Our Claims Department will guide you in the next steps if your FNOL is not validated. You may be asked to submit a claims form and supporting evidence. We may also conduct on-site investigations. Claims may be denied based on document evaluation, policy terms, or suspected fraud.

Fraud Warning

It is unlawful for a person to (a) present or cause to be presented any fraudulent claim for the payment of a loss under a contract of insurance, and (b) fraudulently prepare, make or subscribe any writing with intent to present or use the same, or to allow it to be presented in support of any claim. Such acts shall be punishable by a fine not exceeding twice the amount claimed or imprisonment of two (2) years, or both, at the discretion of the court. (Section 251, Insurance Code, as amended)

Customer Support

For questions or concerns, contact our Customer Care Hotline at (02) 8706-3959 or email customercare@fgic.com.ph. You may also visit any of our branches nationwide, Monday to Friday, 8 am to 5 pm. Visit <https://fgeninsurance.com> to find a branch near you.