



شركة السلام لخدمات التأمين ذ.م.م. AL SALAM INSURANCE SERVICES CO. L.L.C.

Registered in Accordance with the Federal Law No. 9 of 1984 Registration No. 73

PROPERTY

Property All Risk

This policy provides all risk coverage to property whilst situated at the described premises against loss and/or damage due to any accident or misfortune.

When compared to conventional Fire Policy, the Property All Risks Policy covers accidental damage to insured property in addition to the Fire & Allied Perils and Burglary.

Scope of Cover

This Policy indemnifies against the accidental physical loss or damage to the Property Insured

It includes loss or damage due to fire, lightning, aircraft, explosion, earthquake, strike, riot, civil commotion, malicious damage, storm, tempest, flood, bursting and or overflowing of water tanks, pipes and apparatus (including sprinkler leakage), impact by own vehicles, theft or attempted theft (by violent and forcible entry to or exit from the premises) and accidental loss or damage

Fire and Allied Perils including Burglary

This form of insurance designed to cover insured properties whilst at specified locations and is essential for all types of properties whether personal or commercial.

All moveable/immoveable properties, which are broadly categorized as follows whilst at specified locations, can be covered under the above Policy:

- Buildings
- Plant & Machinery, Equipments & Accessories
- Stock in trade
- Other Contents such as Furniture, Fixtures, Fittings, Office Equipments

There are two options of cover available under this category to insure property.

1. The basic cover under Fire Policy is for loss or damage to property due to Fire and Lightning only.
2. The second option is to cover loss &/or damage to property due to Fire, Lightning plus a host of Allied Perils

Scope of Cover:

1. Storm, Tempest and Flood
2. Bursting of Water Tanks, Apparatus or Pipes
3. Aircraft Damage
4. Impact Damage



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5. Explosion
6. Riots And Strike
7. Malicious Damage
8. Earthquake, Tsunami

Office Multicover

Fire, theft, equipment malfunction, lawsuits and disability are just a few of the disasters which can threaten your business.

Office insurance protects your business financially, in the event of an office disaster by compensating you for the cost of lost or damaged office equipment, lost income due to interruption of business, or cost sums liable at law for a settlement of a third party legal action against you halting from the operation of your business.

Scope of Cover

Protect your business with a range of insurance solutions which can be tailored to suit your specific needs:

Provides indemnity for loss of gross profit/income following loss or damage to property caused by an insured peril or circumstance under the material damage policy

Provides cover for damage to fixed glass for the replacement value.

Covers loss by theft or attempted theft consequent upon forcible and violent entry of the premises.

Covers loss of money and/or negotiable securities including loss of the safe or container in which the money and negotiable securities were contained whilst in premises. This cover can be extended to include transit risks.

Covers the legal liability to pay compensation in respect of personal injury or property damage caused by an occurrence in connection with the business.

Insures losses resulting from misappropriation or embezzlement of money or goods by employees.

Indemnity is provided for repair costs following breakdown of plant and machinery. Cover provided can be extended to include loss of gross profit and deterioration of stock.

Also provides a wider cover for computers and electrical equipment than fire, burglary or industrial special risks policies. Indemnity can be provided for accidental damage and breakdown including business interruption and reinstatement of data resulting from damage to the equipment.



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Jewellers Block Insurance

This is for the benefit of Individuals, Companies or shops engaged in the business of gold, jewellery, other precious metals and stones. (retail, wholesale, manufacture)

Interests which can be insured

Stock in trade consisting of jewellery, gold, platinum goods, bullion, precious stones, pearls, watches, clocks, silverware and other similar goods, and crystal etc.

Furniture, Fixtures, Fittings, Plant & Machinery, Office Equipment, Alarm Systems, etc.

Bank Notes

Scope of Cover

Burglary, housebreaking, Hold-Up or Robbery

Fire & Allied Perils

Sleight of Hand/ Mysterious disappearance.

Cover is available for stocks whilst at the identified business locations within UAE and outside UAE.

Carryings by Employees within UAE or elsewhere.

During Transits.

At private residence of employees in a locked safe.

At third party locations for repair or valuation purposes (Entrustments).& At Exhibitions.

Burglary Insurance

The term “burglary or house-breaking” is defined as theft involving entry into or exit from the insured premises by forcible and violent means.

The cover for Burglary is availed in conjunction with the Fire and Allied Perils Insurance in either combined or separate contracts

Scope of Cover

- This policy covers loss or damage to property due to theft following forcible entry into or exit from the premises.

Money Insurance

The policy is designed to protect against loss of money whilst on the premises, in locked Counters/Drawers/Cash Registers/Tills/Cabinets during business hours; in a locked Safe, Whilst in transit During the course of transit between specified locations on direct trips by authorized employees.



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Scope of Cover

Money Insurance policy provides cover for loss of money in transit between the insured's premises to bank or any other specified places occasioned by robbery, theft or any other fortuitous cause.

Home Insurance

This policy covers multiple risks and gives umbrella coverage for all kinds of materials as well as liability losses.

Scope of Cover

- Household contents covered against fire and allied perils, escape of water, theft or attempted theft, riot, strike and civil commotion, storm, flood and malicious damage, etc
- Audio/video equipment, home computers, mirrors and glasses against accidental damage occurring in the private dwelling
- Loss or damage to goods contained in a deep freezer from accidental breakdown or explosion of such unit or failure of public supply
- Cost of alternate accommodation/Loss of Rent
- Legal liability towards domestic servants
- Public & Tenant's legal liability up to AED 1,000,000 for any one accident
- Personal accident (death) caused by fire or thieves
- All Risks Cover for jewellery, valuables and laptops

Building on replacement value basis

Consequential Loss of Insurance / Loss of Profit / Business Interruption

Generally insurance policies cover only physical damage to property by insured perils. This, at best, covers the expenses incurred for repairing or replacing the damaged property. But what about the financial loss suffered due to interruption of business operations whilst the damaged property is being repaired or replaced? Consequential Loss (Fire) Insurance offers a solution by covering profit lost due to reduction in turnover arising from interruption of business following damage to the property insured. This Policy can be taken only in conjunction with a Standard Fire and Special Perils Policy. This Policy is also known as Business Interruption Policy or Loss of Profit Policy.

Details

Covers the loss of income that a business suffers after a disaster while its facility is either closed because of the disaster or in the process of being rebuilt after it. This extra policy provision is applicable to all



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types of businesses, as it is designed to put a business in the same financial position it would have been in if no loss had occurred. This type of coverage is not sold as a stand-alone policy, but can be added onto the business' [property insurance](#) policy or comprehensive package policy

Scope of Cover

- Profits that would have been earned (based on prior months' financial statements);
- Fixed Costs- Operating expenses and other costs still being incurred by the property
- Temporary Location- Some policies cover the extra expenses for moving to, and operating from, a temporary location;
- Extra Expenses- Reimbursement for reasonable expenses (beyond the fixed costs) that allow the business to continue operation while the property is being repaired.
- It is important to select the Indemnity Period (for a period of 3 / 6 / 12 months or more) during which the business can be restored to its pre-loss position following a loss.

Fidelity Guarantee

The desire for wealth can change the attitude of human beings. It induces malicious intention in any person and it cannot be judged by their behavior.

When huge sums of money are being handled by employees, there is always a risk of it being misappropriated or embezzled. Business can suffer huge losses by this kind of infidelity risks

Scope of Cover

- The policy covers the employer in respect of any direct financial loss sustained as a result of fraud and dishonesty of his employees who are named in the Policy and committed by them in the course of their employment for their financial gain.
- The Fidelity Guarantee Policy is recommended not only in respect of employees dealing with Cash/Accounts such as Finance Managers, Cashiers, Accountants, etc. but also those who are responsible for stocks such as Salesmen, Storekeepers, etc.

Contractors All Risk

Contractors' All Risks Insurance [CAR] protects the interests of contractors involved in civil, mechanical or electrical contracts like construction of buildings, bridges, dams, towers etc, against their exposure to loss, damage or liability by a variety of external and internal causes during the course of construction. .

Scope of Cover



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This CAR provides coverage for losses on materials and contract works from a variety of risks such as;

- Accidental damage during construction
- Fire, lightning
- Water damage, flood, storm and tempest
- Collapse, collision, impact, burglary, theft and malicious damage, aircraft
- Breakdown or explosion to any part of the contract e.g. Lifts in buildings etc.
- Consequent damages due to defects in material casting, workmanship and design
- Riot, strike, subsidence, landslide, cyclone, hurricane, earthquake, volcanic eruptions.

Erection All Risk

The scope of cover is like the Contractor's All Risks Insurance but specifically designed for Erection/Installation projects, where the values of the Plant/Equipment to be erected dominate the Contract Value.

Scope of Cover

This cover is offered to Contractors and Principals and their subcontractors engaged in erection activities.

- The Policy comprises of 2 Sections:
- **Section I - Material Damage**
- Covers physical loss, damage or destruction of the property insured by any cause
- **Section II - Third Party Liability**
- Covers the legal liability of the Insured as a result of bodily injury to third party or property damage belonging to a third party arising out of performance of the contract works



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Contractors Plant & Machinery

CPM Policy covers unforeseen and sudden physical loss or damage to the insured items, necessitating their repair or replacement. The policy covers sudden, accidental, external damage to the insured machinery such as various types of mobile equipments like earthmovers, excavators, cranes, shovels, forklifts due to any cause whilst at work, at rest or during maintenance operations at construction sites only.

Scope of Cover

The CPM Policy covers Contractor's Plants, Machinery and Equipments against any unforeseen or sudden physical loss or damage from any cause, including electrical or mechanical breakdown. The indemnity under the policy is for replacement or repair.

Electronic Equipment Insurance

- **Electronics Equipment Insurance**
- Electronic equipments such as Computers, Laptops, Medical, Bio-Medical, Micro Processors, Audio-visual equipments etc. can be covered under Electronic Equipment Insurance.

Scope of Cover

Coverage for electronic equipments is provided under Three Sections:

- Section I - Material damage
- Section II - External data Media
- Section III - Increased cost of working
- **Section I - Material Damage**
- Cover the insured electronic equipment against any unforeseen and sudden physical loss or damage from any cause
- **Section II - External Data Media**
- If the external data media inclusive of the information stored thereon, which can be directly processed in EDP systems, suffer any material damage indemnifiable under section 1, the company will indemnify the insured not exceeding the sum insured.
- **Section III - Increased Cost of working**
- If material damage indemnifiable under section 1 gives rise to a total or partial interruption of operation of the EDP equipment, the insured will be indemnified for any additional expenditure



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incurred for the use of substitute EDP equipment up to an amount not exceeding the sum insured.

Cyber Crime Insurance

Policy covering computer theft of money, securities, and other property by using a computer to transfer covered property from the insured's premises or bank to another person or place. Also covers computer theft of information and computer vandalism.

Scope of Cover

- Protects against losses occurring directly to the insurance holder
- Covers mainly information asset damage including damage to the data, software, and systems of an organization
- Covers loss from business interruption due to software or system failure from cyber attack
- Includes cyber-extortion protection, which covers ransom costs and negotiating expenses

Commercial Crime Insurance

A crime insurance policy that is designed to meet the needs of organizations other than financial institutions such as banks etc. Commercial crime insurance pays for any losses following employee fidelity and third party fraud.

Scope of Cover

A commercial crime policy typically provides several different types of crime coverage, such as: employee dishonesty coverage; forgery or alteration coverage; computer fraud coverage; funds transfer fraud coverage; kidnap, ransom, or extortion coverage; money and securities coverage; and money orders and counterfeit money coverage.

DEMISTIFYING RISKS

Bankers Blanket Bond

The Bankers Blanket Bond Policy (BBB) covers direct losses (actual damage) sustained by financial institutions as a result of wrongful acts of their employees or third parties. The policy provides protection against a wide range of risks inherent in business operations performed by financial and lending institutions, though such risks can be insured separately, without being pooled

The main purpose of the BBB policy is to provide blanket protection to a financial institution against losses resulting from its employees' dishonest or fraudulent acts (performed individually or in collusion with other persons) and from third parties' acts committed with the intent to obtain a financial gain or cause damage.



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- > Losses caused through dishonesty of the employees of the insured financial institution
- > Loss or damage of/to property in the premises of the insured financial institution
- > Loss in transit, including theft or physical destruction of property during transportation
- > Losses caused by forged checks
- > Losses caused by forgery of securities and similar instruments
- > Damage sustained by the insured financial institution in its ordinary course of business related to transactions (operations) with securities and similar instruments
- > Losses arising out of counterfeit currency
- > Damage caused to property in the premises of the insured financial institution as a result of unlawful acts performed by third parties

Machinery Breakdown

Machinery Breakdown Insurance covers loss or damage to fixed and/or non-mobile plant and machinery due to any unforeseen and sudden physical loss or damage to machinery insured resulting from causes such as defects in casting and material, faulty design, faults at workshop or in erection, bad workmanship, lack of skill, carelessness, shortage of water in boilers, physical explosion, tearing apart on account of centrifugal force, short circuit

Scope of Cover

The Policy provides cover against deterioration of perishable stock such as ice creams, meat, chicken, vegetables and others similar items of trade by the mechanical breakdown of the refrigerating plant.

The insured is indemnified for the damage caused to the insured stocks by deterioration arising out of any accidental damage to the refrigerating plant resulting in a rise in temperature.

Deterioration of Stock in Cold Storage insurance is designed to meet the requirements of those who want to insure their stocks against deterioration of goods in cold storage due to breakdown of refrigerating machinery provided such machinery is covered under a Machinery Insurance Policy.



LIABILITIES

Workmen's Compensation

- It defines the compensation that is payable by an Employer to his employees following injuries caused by work related accidents.
- Workmen's Compensation Insurance is designed to protect the employer against their liabilities to employees in respect of injuries suffered by them arising out of and in the course of their employment as per Labour Law/Workmen's Compensation Ordinance.
- The coverage under this Policy may be extended to include Employer's Liability, which will cover liability under Common Law

Scope of Cover

- Medical Expenses: Medical expenses benefit for work related accidents
- Repatriation expenses for transporting the deceased body following a work related accident
- Employer's Liability: Up to AED 1,000,000/- or above Any One Accident &/or in the annual aggregate.

Employers Liability

Employers constantly face new challenges and exposures as a result of litigations for racial abuses, sexual harassment, gender discrimination etc. An Employment Liability provides insurance protection for such liabilities.

Scope of Cover

EL insurance policy that protects employers from liabilities arising from disease, fatality, or injury to employees resulting from workplace conditions or practices

Public Liability

To cover Insured's legal liability for loss or damage to Third Party Property and / or death / bodily injury to Third Parties arising out of Insured's activities at the premises or within the territorial limits defined under the policy

Scope of Cover

- Compensation for accidental death, bodily injury or disease to third parties.



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- Damage to or loss of property belonging to third parties arising out of an accident, including legal costs incurred with the prior consent of the insurer.
- Legal and civil liabilities of the directors and officers of the company.

Product Liability

To cover Insured's legal liability for loss or damage to Third Party Property and / or death / bodily injury to Third Parties arising out of use of products manufactured sold or supplied by the Insured.

Scope of Cover

Product liability insurance is designed to protect the business from claims resulting from accidental death/bodily injury or accidental damage to property belonging to a third party caused by nature or condition of any product manufactured, constructed, erected, sold, supplied, and/or serviced by you and/or your employees while engaged in the business

Professional Indemnity

Professional indemnity policies help to protect a broad range of professionals from potential financial losses incurred due to errors or omissions committed during the conduct of business.

Our solutions are designed to give you the flexibility you need to address ever-changing exposures. We have a suite of products designed specifically for:

- Architects & Engineers
- Accountants
- Lawyers
- High-tech professionals
- Media consultants

DEMISTIFYING RISKS

Scope of Cover

The coverage focuses on alleged failure to perform on the part of, financial loss caused by, and error or omission in the service or product sold by the policyholder.

Ship repairer's Legal Liability

A Ship Repairers Legal Liability Policy provides protection against the liabilities caused by negligence.

Scope of Cover

Key coverage included under this type of policy are:

Liability resulting from negligence arising from:



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Loss or damage to the vessel in the care custody of the Assured for the purposes of being worked upon.

Loss or damage to cargo on or discharged from the vessel being repaired.

Loss or damage to third party property as a result of repair operations.

Loss or damage to equipment removed from the vessel for the purposes of repair.

Comprehensive General Liability

Comprehensive general liability insurance refers to the type of insurance coverage needed to protect a business from any possible liability risks during the course of doing business. This type of insurance does not cover buildings, equipment or property but instead potential damages such as bodily or property damage that may be caused by the business.

Scope of Cover

It covers to business organizations to protect them against liability claims for bodily injury (BI) and property damage (PD) arising out of premises, operations, products, and completed operations; and advertising and personal injury (PI) liability.

Freight Forwarders Liability

This insurance provides liability coverage to freight forwarders against the loss or damage to cargo while in their care, custody and control during transportation. The main purpose of such type of insurance is to provide coverage against liability for loss or damage to cargo during transportation and loss or damage to containers, vehicles or transport equipment of third parties.

Scope of Cover

FFL policy is indispensable for

- transport operators providing services of forwarding of goods by road
- freight forwarders providing services of delivery of goods by any means of transport
- Mail service operators
- Road haulage operators
- freight forwarders placing the goods under transit procedure

Scope of Cover

- Loss or damage to cargo, containers, vessels or vehicles belonging to other party
- Coverage to transport equipment belonging to other party
- Liability against third parties



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- Error and Omission

Haulier's Liability

Hauliers Liability Insurance protects organizations involved in the transportation of goods belonging to others. This policy is to indemnify against all sums that a carrier or bailee is legally liable to pay in respect of:

Scope of Cover

Loss or destruction of or damage to the Goods in Transit occurring in the period of insurance due to Fire, Lightning, Explosion, Collision/Overturning of Conveying Vehicle, Theft and Loss/Damage During Loading/Unloading

Indirect or consequential loss following destruction of or damage to the Goods in Transit, excluding any liability arising from late delivery in respect of any transit, loss of or damage to any goods owned by the Insured, or property belonging to any third party other than the Goods in Transit

Key Man Insurance

This insurance covers disruption in business due to loss or impairment of Key employees. It is possible to insure against death or illness of key persons in the organization whose continued presence is essential for continuance of the operations. The identified Key employees' can be covered under this policy. This is also commonly used to insure partners in a business.

Scope of Cover

The company can use the insurance proceeds for expenses until it can find a replacement person, or, if necessary, pay off debts, distribute money to investors, pay severance to employees and close the business down in an orderly manner. In a tragic situation, key person insurance gives the company some options other than immediate bankruptcy.

Medical Malpractice

Malpractice claims expose medical professionals from all sectors of the healthcare industry to expensive litigation costs – regardless of whether any negligence actually occurred. For this reason, developing the right medical malpractice insurance plan is essential to all health and medical institutions, clinics, surgeons and practitioners.

Scope of cover:

- Legal Liability to pay Compensation for the Death or Bodily or Mental Injury of Patients due to Negligence, Error and Omission in rendering Professional services
- Expenses (Court Charges, Lawyers Fee etc) for defending suites against you



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MISCELLANEOUS

Individual Medical Insurance

Our Individual Health Insurance schemes provide our individual customers with the most appropriate coverage for themselves and their family members. We have many health plans, making it easy for individuals to choose something that suits their personal requirements.

Scope of Cover

This plan is perfect for any individual or family group looking for a comprehensive UAE medical insurance plan

Plans can be customized with a range of coverage benefits including Out-Patient Treatment, Emergency Evacuation, Maternity, Dental, and many more. This gives you the assurance that your Middle East medical insurance plan will provide you with the exact levels of coverage which you require.

Group Medical Insurance

Employers now offer employees attractive benefit schemes which could have a direct bearing on employee morale, productivity, retention and, of course, profits. One of the fundamental benefits that employees look forward from an employer is the medical expenses cover. group medical insurance is basically an insurance cover that offers its holders relief from the burden of medical expenses for themselves and their dependents.

This is a cost effective Group Insurance Policy that covers medical expenses for the employees due to sickness, accident or critical illnesses.

Scope of Cover

We can provide a wide range of private medical insurance plans for small and big companies

Plans can be customized with a range of coverage benefits including Out-Patient Treatment, Emergency Evacuation, Maternity, Dental, and many more. This gives you the assurance that your Middle East medical insurance plan will provide you with the exact levels of coverage which you require

Group Life Insurance

Group Life insurance plan taken out by the employer for a group of employees. Its purpose is to provide the employees with various financial benefits in the event of sudden disability or death.

Scope of Cover

Benefits:

1. Death by Any Cause (DAC)

Sum Assured Payable on

Death due to any reason



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| 2. Permanent Total Disability (Accident and Sickness) | Government Medical Board Declaration of 100% disability due to any work |
| 3. Permanent Partial Disability (Accident & Sickness) | Government Medical Board Declaration of the degree of disability to do any work. |
| 4. Temporary Total Disability (Accident) | Salary payable on sick leave after accidents |
| 5. Repatriation on Death or Permanent Total Disability | Actual expenses incurred on repatriation of the body to the Native Country. |

Critical Illness (Optional to be covered under Group Life)

Falling ill and losing one's financial security is a frightening thought for anyone. The Lifeplus plan gives you the much needed peace of mind and coverage to protect your family, your lifestyle and help you recover from a serious illness or condition.

Group Personal Accident

Group Personal Accident insurance is designed to meet the needs of your business and employees when accidents occur. Our wide range of benefits and optional covers mean you can tailor your policy to suit the specific needs of your company and your employees.

Scope of Cover

- Our corporate personal accident insurance provides:
- Global cover for employees, whether they are travelling to a single or multiple locations.
- Cover for accidental death, temporary or permanent disablement, and medical reimbursements.
- Cover for burns and fractured bones.
- Compensation for your employees for their daily confinement in the event of hospitalization, to ensure that they can use their daily cash benefit to cover any of the following additional expenses, hospital room updates, physiotherapy and medication.
- Compensation for your employees for the medical expenses incurred in the event of an accident.
- Domestic assistance cover so if an employee sustains an injury causing disablement, we will reimburse the cost of the domestic aid required.



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- Recruitment expense benefit where we reimburse the cost of having to temporarily recruit a replacement for an injured employee.

Travel Policy

When travelling, it is normal to experience disruptions and other unexpected occurrences. This travel Easy policy includes a comprehensive coverage for every aspect of your trip and protects you against loss or damages arising from uncertainties.

Travel insurance covers the cost of medical emergencies, trip cancellation, lost baggage and provides many other benefits which leave you free to relax and enjoy your vacation.

Scope of Cover

- Emergency medical expenses
- Repatriation of mortal remains
- Premature return due to death of Close Relative
- Delayed departure
- Delayed Baggage
- Loss of Passport
- Personal Accident
- Terrorism Extension

Pleasure Craft Insurance

Pleasure Craft Insurance covers the cost of accidental loss or damage to your boat, engine, onboard possessions and your liabilities to third parties
Also provides comprehensive and third party liability insurance protection. It insures your boat, machinery and trailer against loss, damage or theft either at sea, whilst moored, kept on land or whilst in transit.

DEMISTIFYING RISKS

Scope of Cover

- legal liability
- accidental and malicious damage
- transit damage
- clean up costs
- recovery or removal of wreck



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Personal Accident

- If at any time during the currency of the Policy, the insured dies or sustains any bodily injury resulting solely and directly from accident caused by external, violent and visible means, the Personal Accident Policy would indemnify the victim/legal heirs of the deceased.

Scope of Cover

- The insurance provides compensation in the event of death or disability as a direct result of accident based upon the sum assured, nature of disablement/injury, etc.
- Different coverages are available ranging from a restricted cover of Death only, to a comprehensive cover covering Death, Permanent Disablements and Temporary Total Disablements. In addition to that that the cover can also be extended to include Medical Expenses due to accident and Expenses of Repatriation of mortal remains following accidental death for a specified limit.
- This policy is basically designed to offer compensation to the insured person who dies or sustains bodily injury solely as a result of an accident which is external, violent and visible. Hence death or injury due to any illness or disease is not covered by the policy.
- The policy operates worldwide and is a 24 hours cover

Event Insurance Or Event Cancellation Insurance

When it comes to a special event, the spending begins when the planning begins. To secure necessities like equipment rentals, vendors and entertainment, you're likely placing deposits and signing contracts long before the party starts. So remember that expenses add up quickly and most aren't refundable.

Scope of Cover

If you have to cancel or postpone your event due to unforeseen circumstances, Event Cancellation Insurance covers non-refundable deposits and non-reimbursable expenses.

Examples of unforeseen circumstances

- Extreme weather
- Accident
- Illness
- Vendor goes out of business
- Sudden demise of the Rulers



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Credit Insurance

If the customer to whom goods are supplied on credit fails to discharge their debt, many businesses may end up in bankruptcy. The ideal solution for such an eventuality is to go for credit insurance whereby the insurance company undertakes to pay the creditor the amount of the outstanding debt in case of the failure of the debtor to repay the debts.

Scope of Cover

Credit insurance provides you with security against the risk of non-payment by your customers when trading domestically and internationally.

Pet Secure Insurance

Pet Secure is a brand new pet insurance product designed for pet owners in the UAE. It helps you provide your puppy, kitten, dog, or cat the best medical care possible.

Pet Secure is an affordable way to protect your pet and yourself.

Scope of Cover

Pets can be insured under the policy which covers death due to

Diseases such as distemper, rabies, hepatitis, viral enteritis etc. which are contagious in nature and vaccinations are available to prevent these diseases.

It can also covers transport risk, show risk, breeding and whelping risk, third party liability

Live Stock Insurance

At Live Stock, we value relationships - the relationship between animal owners and animal, we value our longstanding relationships in the livestock community and within the veterinary community. Let us partner with you, the animal owner, to provide the best possible coverage for your animal mortality needs.

Livestock mortality insurance is written for the purpose of protecting the actual investment of the livestock owner

Scope of Cover

The insurance policy covers milch cows, calves/ herfers, stud bulls, bullocks for the market value of the animal.

The policy shall give indemnity



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1. For death due to accident like fire, flood, storm, hurricane, earthquake, cyclone, tornado & also famine diseases contracted or occurring during policy period.
2. Surgical operations
3. Riot and Strike

Policy can be extended to permanent total disability because of accident or disease

4. Death from natural or accidental causes is included

Film Production Insurance

Few Insurance Companies are specializes in the Entertainment industry and understands the special exposures related to film production. We provide a flexible and comprehensive insurance program for risks all across the world.

Scope of Cover

General Liability

- Comprehensive General Liability
- Short term, annual term productions, risks with multiple productions, and film schools are eligible
- General aggregate per project
- Increased limits for Property damage to leased facilities
- Employee Benefits Liability
- Bodily Injury amended to include mental anguish
- Abuse and Molestation coverage available
- Blanket Additional Insured's and Waiver of Subrogation where required by contract Property and Inland Marine
- Blanket limits with large in-house capacity
- Replacement Cost endorsement
- Property Enhancement includes:
 - Faulty stock
 - Negative coverage
 - Props, sets, and wardrobes



شركة السلام بخدمات التأمين ذ.م.م.

AL SALAM INSURANCE SERVICES CO. L.L.C.

Registered in Accordance with the Federal Law No. 9 of 1984 Registration No. 73

- Extra expense
- Civil authority
 - Ordinance or Law coverage available
 - Boiler or Mechanical Breakdown coverage available

Automobile:

- Owned/non-owned/hired auto
- Liability and physical damage
- Rental reimbursement for private passenger vehicles
- Coverage for fleets including 60+ passenger buses

Umbrella/Excess Liability

- Large Excess Limits available

Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration

Marine Cargo Insurance

Cargo Insurance will cover loss or damage of your goods in transported by air, sea or road.

Shipments, both export/import is carried through various modes of transportation and are exposed to a number of risks throughout the period of transit. In case the cargo in transit suffers physical loss or damage, such resultant loss or damage, may hamper routine trade activities.

Marine cargo insurance is categorized into two

Individual Marine

This policy is valid for a single voyage or transit. The policy will be issued before the voyage starts. The coverage will cease immediately upon completion of the voyage/transit.

Scope of Cover:

- Fire or explosion
- Vessel or craft being stranded, grounded, sunk or capsized.
- Overturning, derailment (of land conveyance)



شركة السلام لخدمات التأمين ذ.م.م. AL SALAM INSURANCE SERVICES CO. L.L.C.

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- Collision
- Discharge of cargo at port of distress
- Jettison
- General average sacrifice, salvage charges
- Earthquake, lightning
- Washing overboard
- Entry of Sea, lake, river water
- Total loss of package lost overboard or dropped in loading or unloading
- War and SRCC is specifically covered, if required.

Marine Open Cover

Open Policy is usually issued for export/import shipments. It is a continuous contract affected for a period of 12 months and renewable automatically, whereby the insurance company agrees to provide insurance cover to all shipments coming within the scope of the open policy. As and when shipments are declared, certificates are issued as evidence to the contract.

Scope of Cover:

- Fire or explosion
- Vessel or craft being stranded, grounded, sunk or capsized.
- Overturning, derailment (of land conveyance)
- Collision
- Discharge of cargo at port of distress
- Jettison
- General average sacrifice, salvage charges
- Earthquake, lightning
- Washing overboard
- Entry of Sea, lake, river water
- Total loss of package lost overboard or dropped in loading or unloading
- War and SRCC is specifically covered, if required.