



دار التأمـن
INSURANCE HOUSE
ش.م.ع - P.S.C

REST ASSURED







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Chairman's Message



To embark on a journey of success and ensure high quality operation, one needs the tools of innovation, planning, and strategy. These three forces are imperative in every industry to create the necessary balance in order to achieve success.

It is with great sense of satisfaction and pride that I introduce to you Insurance House (IH), an innovative state-of-the-art insurance company offering highest quality customized insurance programs responding to your insurance needs.

Insurance House brings together a team of highly experienced professionals and offers out-of-the-box and therefore innovative insurance solutions through dedicated staff equipped with wide market knowledge and industry experience.

Insurance House offers a wide range of insurance services ranging from personal insurance to

commercial insurance and specialized lines of insurance, in addition to the highest quality tailor-made insurance programs.

Insurance House is a recent addition to the Finance House (FH) Group marking a further expansion in its portfolio of offerings. Being part of the FH Group gives IH a competitive edge that is attained through the adoption of strong and well-planned strategies, focusing on minimizing costs and expenses, and offering comprehensive services to reinforce competition in the UAE market, along with our state-of-the-art infrastructure and systems, together with the procedures and systematic business methodology that we possess, we strive to lead the insurance market by offering the best in class insurance solutions to our customers.

Corporate Social Responsibility for Insurance House is an inseparable part of our operations that helps us accomplish sustainable business success, we are dedicated to being an outstanding corporate citizen that contributes to the

wellbeing of the society and ensures exceptional value to our stakeholders.

Insurance House is committed to supporting the Emiratization Programs to strategically increase the number of UAE Nationals over time, and secure job opportunities allowing our employees to have a visibly structured career path while contributing to the development of the UAE economy.

We would like to welcome you onboard and undertake that you will receive best in class customized insurance services based on your various insurance needs, hoping that we will grow together towards success.



Mohammed Abdulla Alqubaisi
Chairman





Mission

To be alert to our clients' needs by providing out-of-the-box insurance solutions through experienced and dedicated staff.


Vision

Insurance House aspires to be a leader in its domain by providing superior insurance solutions to its clients in the UAE market.



Our Company





Insurance House is a Public Joint Stock Insurance company incorporated in Abu Dhabi subject to provision of Federal Law number (6) for the year 2007, with a total paid up capital of AED 120 Million.

Insurance House offers high quality yet affordable insurance products and services, meeting international standards in compliance with local requirements ranging from conventional to specialized insurance classes. Our fundamental aim is to develop quality tailor made products catering to customers' insurance needs.

Insurance House is listed on the Abu Dhabi Securities Exchange under the ticker symbol "IH".



Corporate Governance



The Board of Directors at Insurance House is instrumental in establishing a strong corporate governance culture in the company. It plays an important role in defining and enforcing standards of accountability that enable the management to manage the company in the best interests of its shareholders.

The Board has a formal schedule of matters reserved to it and holds regular and frequent meetings. It is responsible for overall company strategy, acquisition and divestment policy, approval of capital expenditure proposals and consideration of significant investment matters. It monitors the company's exposure to key business risks and reviews the annual budget of the company, and monitors its progress towards achievement of the budget. The Board also considers environmental and employee issues and key appointments.

All directors are required to submit themselves for re-election at least once every three years.

Chairman of the Board:

The role of the Chairman of the Board is to facilitate the functioning of the Board independently of management and to maintain and enhance the quality of our corporate governance at IH.

Committee of the Board:

We have one committee of the Board of Directors, which is the Risk & Audit Committee. The committee operates under a written charter that sets out its responsibilities and composition requirements. The committee is composed of independent directors.



Corporate Social Responsibility



We at Insurance House are dedicated to being exemplary corporate citizens by delivering innovative products and services to our clients and by ensuring returns with exceptional value to our shareholders.

We commit ourselves to Corporate Social Responsibility programs and strive to keep our vision clear and actions evident. We believe that Corporate Social Responsibility for Insurance House is not a separate aspect. It is an integral part of our operations that helps us accomplish sustainable business success.

Insurance House will be supporting two main causes:

Emiratization Programs:

Commitment to Emiratization is in the core of Insurance House's values. We are committed to supporting the development of the nation's human resources by providing them with a proper career path through a suite of specially designed programs. Our aim is to become the nation's preferred Insurance sector employer for UAE nationals.

Going Green:

Our initiative to protect the environment will be visible throughout our operations whereby we will be using recycled paper in most of our printings, and supporting initiatives to raise environmental awareness.



Our Objectives





Insurance House offers a host of comprehensive products and services designed to provide insurance solutions to institutions as well as individuals.

Built on the foundations of stability, trust and enduring values, Insurance House aims to bring into the insurance arena vital features such as speed, care and added value.

Our clients can be Rest Assured with our standard or tailor-made covers including but not limited to Motor Insurance, Engineering Insurance, Fire Insurance, Liability Insurance, Marine Insurance, Medical Insurance, Personal Insurance, Aviation Insurance, Energy Insurance, and much more.



Insurance House Product Offerings





Personal Lines

Insurance House strives to meet the demands of individuals faced with the rapid changes taking place in the region. Our standard as well as tailor-made personal products cater to the requirements of each individual in varying circumstances.

The products:

- Individual Personal Accident
- Group Personal Accident
- Travel Assist







Health

Being well-established health insurance providers approved by the Health Authority of Abu Dhabi (HAAD), Insurance House is fully equipped to offer all kinds of health insurances from basic to specific tailored products complying with the requirements of HAAD. Our extensive direct billing network provides our clients access to first class medical facilities, both within the United Arab Emirates and abroad.

The products:

- Individual Health Plan
- Group Health Plan







Marine

Insurance House offers a range of marine policies covering the cargo carried by all modes of transport by sea, air and land. Moreover, the hull of vessels, boats, pleasure crafts and other marine equipments will be covered under our standard and tailor made policies against risk of damages. Associated liabilities of the owner or operators towards third parties can also be covered whilst ensuring competitive prices.

The products:

- Cargo in Transit
- Haulier's Liability
- Hull, Machinery & Liabilities
- Pleasure Yachts





Engineering

Whether civil or mechanical engineering projects are involved or operations of machines, plants or electronic equipments, all are exposed to various risks as well as associated liabilities.

Insurance House offers a wide range of standard engineering products as well as tailor-made policies to suit our clients' specific needs whilst ensuring competitiveness in monetary terms.

The products:

- Erection All Risks
- Contractor's All Risks
- Contractor's Plant & Equipment
- Machinery Breakdown
- Loss of Profits following Machinery Breakdown
- Electronic Equipment
- Deterioration of Stock
- Boilers & Pressure Vessels





Motor

Insurance House considers the area of motor insurance critically important and offers extensive and futuristic solutions.

Our Motor Vehicle Insurance Policy provides comprehensive protection against loss or damage to the motor vehicle itself due to accident as well as covers insured or drivers' associated legal liabilities against death or bodily injuries to Third Parties and/or loss or damage to other person's property.

Through customization, we also offer additional benefits such as:

- Cover against death or permanent disabilities of the insured or drivers or their family members or injured employees
- Optional covers like Geographical Extensions and Roadside Assistance







Oil & Energy

Various kinds of products providing comprehensive cover are offered by Insurance House for energy sector exposures, both upstream and downstream, which include:

Onshore and offshore construction, onshore and offshore properties like rigs or refineries, gas processing plants or other properties associated with petrochemical related activities, Pipelines, and Associated Liabilities against Third Parties.



Property and Casualty

Insurance House offers a host of standard Property & Liability insurance products and tailor-made programs to meet our clients' specific requirements.

The products:

- Fire and Allied Perils
- Property All Risks
- Business Interruption
- Money
- Fidelity
- Banker's Blanket Bond
- Jeweller's Block
- Home Comprehensive
- Workmen's Compensation
- Employer's Liability
- Public and Product Liability
- Medical Malpractice
- Professional Indemnity
- General Third Party Liability
- Personal Accident
- Other Miscellaneous Products

