

An aerial photograph of the Burj Khalifa, the world's tallest building, dominating the left side of the frame. The building's distinctive tiered design and sharp spire are clearly visible. The surrounding Dubai skyline, including other skyscrapers and urban infrastructure, stretches across the horizon under a clear blue sky. A solid dark blue rectangle is positioned on the right side of the image.

MORE INSURANCE EXPERTISE IN MORE PLACES



AES

MIDDLE EAST INSURANCE BROKER LLC

Businesses need to be agile and adaptable to survive

Technology and consumer behaviour is redefining how businesses need to compete, which in turn brings new risks. Modern organisations need to adapt fast. Fleet of foot risk control is critical as pace gathers. No matter what your company's sector, or geography, we have a leading team of agile international insurance advisers and experts to help you navigate the increasingly complex world of risk and insurance.

INSURANCE BUILT ON OUR INTERNATIONAL KNOWLEDGE

Protecting you and your business against the unique risks you face

As one of the leading international insurance brokers in the UAE – we understand about the business you're in. To get a small insight have a read through this brochure which focuses primarily on our face-to-face advisory and consultancy service.

At AES we take time to understand your unique business and its specific requirements. We deal every day face-to-face with large corporations, organisations and SMEs with a local, regional, national or international footprint; businesses with complex needs requiring insurance programmes that are rarely single product.

No matter what the size of your organisation, we will always adopt the same thorough process to safeguard your business. We will sit down and discuss your company's requirements with whoever we need to; the MD; the owner; the Finance Director; Health & Safety advisers; the Company Secretary; in-house Risk Manager or a combination of Senior Directors.

We'll inform you about any common pitfalls relating to insurance in your sector and put forward innovative, but cost-effective, solutions to give you peace of mind.

Through our trusted local teams and our network of experts you will have unparalleled access to an extensive range of **tailor-made, trade-specific insurance and risk management programmes.**

We truly believe in providing the personal touch, providing both a local and international service. That's why we have over 65 licenses in 34 countries. Our proposition to you is underpinned by strong relationships with leading insurance partners, who in turn appreciate that we place you, our client, at the centre of everything we do.

WHY WE ARE DIFFERENT

Our offer

We expertly manage and place almost any insurance risk, providing appropriate risk management advice and insurance solutions with the widest, most diverse, most appropriate international and local technical insurance experts in the UAE. When our clients turn to us with problems our team of advisers solve them; looking to deliver exceptional service and value for money at all times.

A leading range

We have the widest range of risk protection products and services in the UAE and can always offer more choice for you by creating bespoke insurance programmes and cover to meet your specific requirements, whether as an individual, a group or a business; from the smallest fleet risk to an international business with a £m's insurance programme.

Exclusive appeal

We want you to benefit from our strong relationships and extensive choice. Many of our products and services can be exclusive to AES thanks to the relationships we have forged over many years with all our insurer partners. If there's a risk that's not covered just ask; we are bound to have a solution. After all, we work with virtually every insurance company in the UAE. From household names such as Aviva, Allianz, AXA and RSA to specialists such as Lloyd's of London insurers. We also have our own in-house providers, Fusion and Arista.

Our buying power also means we can often negotiate improved terms for you and gain access to exclusive cover enhancements.

We keep a close watch

At AES we live and breathe insurance and risk. It's what we do; always evaluating your insurance risk and requirements – once a year or more where needed. We understand business and the complex risks you face; so we listen. Our market knowledge is vital – when risks or legislation change you need to know you are protected. **We make sure you have all the cover you need and none of the cover you don't.**

Working tirelessly for you

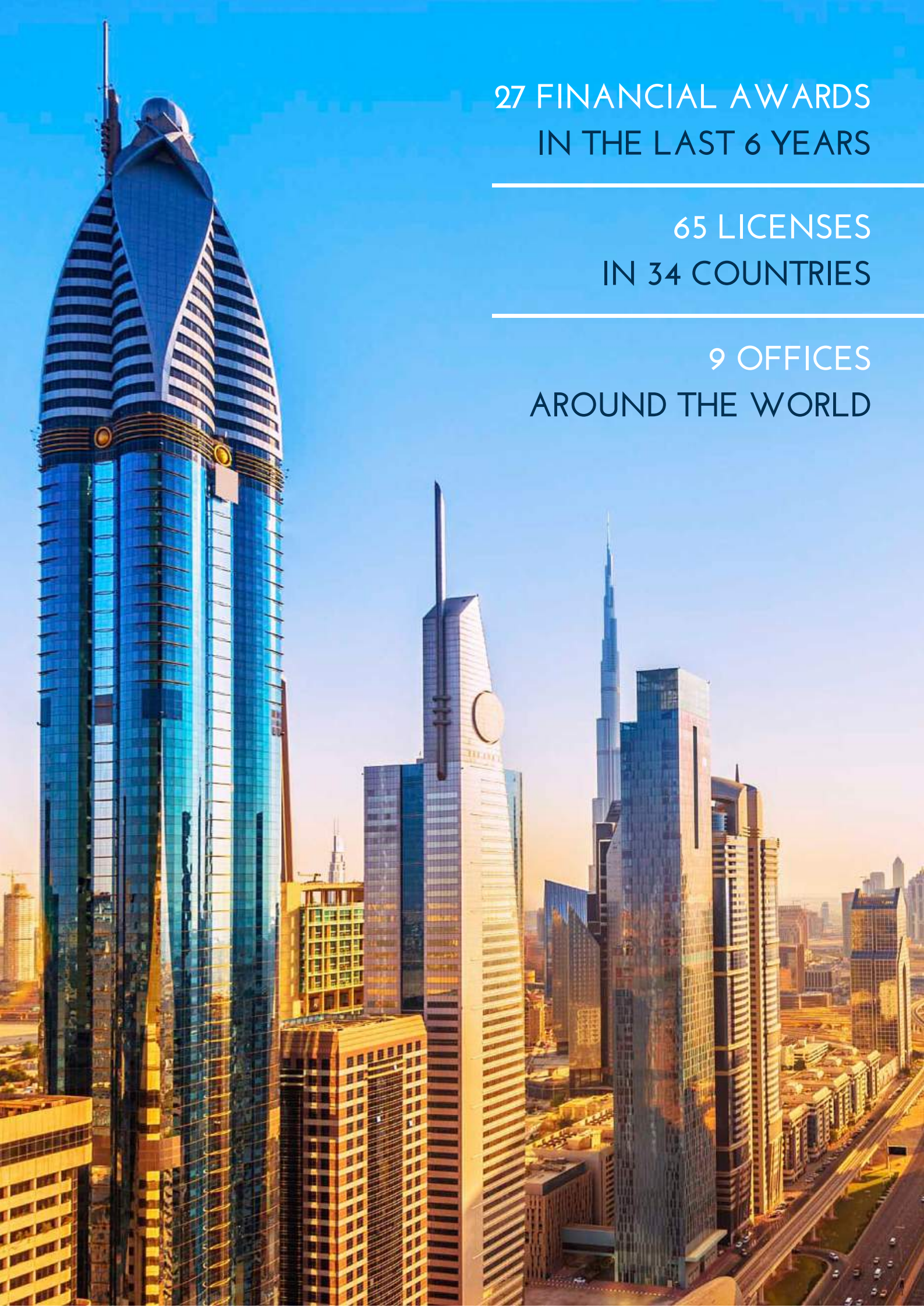
Our team of advisers will work tirelessly for your business and will test the competitiveness of our offer and programme frequently. We will always be here for you. Whilst our advisory service, by its very nature needs to be face-to-face, we are of course available online, by phone, post or email, at your office, our office or your home whichever you prefer.

Transparent

We are open and honest in all our dealings, as you'd expect, respecting our clients at all times. Our people will always be courteous and follow a strict code of ethics. Being able to trust your insurance broker and risk manager is paramount at all times and vital to the security of your business.

Part of your community

AES has a strong presence across the UAE. Working right at the heart of local communities, we arrange insurance for the most diverse and comprehensive range of risks in the UAE.



27 FINANCIAL AWARDS
IN THE LAST 6 YEARS

65 LICENSES
IN 34 COUNTRIES

9 OFFICES
AROUND THE WORLD

MANAGING YOUR RISK AND REPUTATION

Risk management is fundamental to our overall broking offer and service to you, our client. Our effective risk management service helps deliver reduced costs and increased safety, and ensures you receive outstanding cover and competitive premiums from our Insurer partners.

After identifying and discussing a businesses specific need we offer a complete risk management service no matter what; and this is primarily face-to-face. We complement our risk offer with clear gap analysis being undertaken to show our advice, actions and recommendations and how these relate to your cover, premium and risk

We can also work with you and your senior teams locally or via one of our external specialists, to provide additional risk management services in the following areas:

- Group medical insurance
- Health and safety including risk assessments, training, the latest legislation and employment law advice
- Fleet and vehicle risk management including driver profiles, training competency and telemetry
- All aspects of business continuity
- Environmental consultancy and management system
- Property and liability assessments such as fire, security, site audits and rebuilding valuations
- Claims defensibility audits and loss recovery support and advice
- Cash management risk advice
- Enterprise risk audit
- Contract vetting
- Marine transit advice
- Specific technical queries such as alarm signalling, sprinklers and Local Authority rules

In addition to other, more specialist areas as and when appropriate.

AN INDEPENDENT REVIEW AT NO COST

Whatever your business, it is essential to carry out a periodic review of your insurance and risk programme

A number of larger businesses choose to do this by inviting other risk specialists and brokers to tender for their insurance programmes before the renewal date; either annually or every few years.

We know this can be time consuming and doesn't always satisfy the myriad of questions regarding suitability. This can understandably lead to clients defaulting to the cheapest price tendered which, in turn, risks exposing their business to shortfalls in cover, service, security or potentially all three.

QUESTIONS TO ASK?

Are all the risks and exposures you face adequately covered?

Are you with the most suitable insurers?

Do you understand risk transfers?

Is the cover you have providing value for money?

Do you have an action plan to reduce risk exposure?

At AES, our team is ready to carry out , at no cost, an independent review, without impacting your current programme.

Our comprehensive findings will be presented back to you to reflect upon and discuss when appropriate

WE BELIEVE WE ARE THE BEST IN OUR FIELD OF EXPERTISE

Here's just a selection of the many specialist sectors we are able to provide cover for:

CORPORATE

GROUP MEDICAL INSURANCE

One of the major benefits offered by many employers, group medical insurance provides healthcare coverage to a select group of people. These plans are generally uniform in nature, offering the same benefits to all employees or members of the group.



AVIATION INSURANCE

Aviation insurance is geared specifically to the operation of an aircraft and the risks involved in aviation. It is divided into several types of insurance coverage including public liability insurance, passenger liability insurance, combined single limit insurance, ground risk hull insurance not in motion, ground risk hull insurance in motion (taxiing) and in-flight insurance.

AIRPORT OPERATIONS LIABILITY

An insurance policy providing coverage to the owners and operators of an airport in the event that a person or property is damaged while on the airport's premises. That is, if a person slips and falls in an airport bathroom, or if a plane crashes into another on the runway, airport liability coverage would protect the airport from any consequent lawsuits.

BUILDING / TOWER INSURANCE

Building/Tower insurance covers the structure and repair of any damage to the building/tower against common threats such as fire, flood, water damage, earthquake and accidental damage.

CARGO INSURANCE

Cargo insurance provides coverage against physical damage or loss of goods during shipping, often over international borders, whether by land, sea or air.

COMMERCIAL CRIME INSURANCE

Commercial crime insurance 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.



COMPUTER CRIME INSURANCE

Computer crime insurance covers against loss due to the fraudulent preparation, modification or input of data into computer systems, the acts of a hacker causing damage or destruction to electronic data or software programs, robbery, burglary, larceny or theft of electronic data to software programs.

DIRECTORS' AND OFFICERS' LIABILITY INSURANCE

Directors and officers liability Insurance (D&O) protects the directors and officers of a company, or the organization itself in the event of a loss due to the legal action brought for alleged wrongful acts in their capacity as directors and officers. Coverage can also extend to defence costs arising out of criminal and regulatory investigations/trials.



KEY PERSON INSURANCE

Also commonly called keyman insurance and key man insurance, is an important form of business insurance. There is no legal definition for "key person insurance". In general, it can be described as an insurance policy taken out by a business to compensate that business for financial losses that would arise from the death or extended incapacity of an important member of the business. To put it simply, Keyman Insurance is a standard life insurance, TPD insurance or trauma insurance policy that is used for business succession or business protection purposes. The policy's term does not extend beyond the period of the key person's usefulness to the business. Keyman Insurance policies are usually owned by the business and the aim is to compensate the business for losses incurred with the loss of a key income generator and facilitate business continuity. Key person insurance does not indemnify the actual losses incurred but compensates with a fixed monetary sum as specified on the insurance policy.

Many businesses have a key person who is responsible for the majority of profits, or has a unique and hard to replace skill set such as Intellectual Property that is vital to the organization. An employer may take out a key person insurance policy on the life or health of any employee whose knowledge, work, or overall contribution is considered uniquely valuable to the company. The employer does this to offset the costs (such as hiring temporary help or recruiting a successor) and losses (such as a decreased ability to transact business until successors are trained) which the employer is likely to suffer in the event of the loss of a key person.

As keyperson insurance is more of a type of insurance policy than an actual policy, the term is used somewhat loosely and may include other insurance used for other business specific purposes, including:

- 1. Buy/Sell Insurance (Shareholder Insurance)
- 2. Debt Protection
- 3. Revenue Protection

POWER & ENERGY INSURANCE

Protects the interests of the plant owner, operator and project financiers and covers the stages of plant design including construction, generation, transmission and distribution of power, electricity or gas as well as machinery breakdown.

MARINE INSURANCE

Marine insurance covers the loss or damage of ships, cargo, terminals, and any transport or cargo by which property is transferred, acquired, or held between the points of origin and final destination. It includes onshore and offshore exposed property (container terminals, ports, oil platforms, pipelines); Hull; Marine Casualty; and Marine Liability.

MOTOR FLEET INSURANCE

Fleet Insurance is insurance coverage that a company buys to cover all of its vehicles. The most complete coverage is comprehensive and basic liability insurance. This will cover repairs and medical for accidents that may occur involving your vehicles and your drivers (comprehensive) as well as the other injured party (liability).



PROFESSIONAL INDEMNITY INSURANCE

Professional indemnity insurance (PII) is a form of liability insurance that helps protect professional advice and service providing individuals and companies from bearing the full cost of defending against a negligence claim made by a client, and damages awarded in such a civil lawsuit. 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.

WORKMEN'S COMPENSATION INSURANCE/ EMPLOYER'S LIABILITY (*compulsory in the UAE*)

Provides coverage for an employer's two key exposures arising out of injuries sustained by employees - the employer's statutory liabilities under workers compensation laws and liability arising out of employees' work-related injuries that do not fall under the workers compensation statute.

It is legally compulsory by Law no. 8 of 1980 for all employers in the UAE to cover all of their employees against loss or damages or injuries sustained or arising out of and during the course of employment. The policy is catered to cover death, disabilities, or medical expenses against loss or damages or injuries sustained or arising out of and during the course of employment subject to policy terms. The cover granted may vary from policy to policy and depending on the requirement of the insured.

Workmen's Compensation Insurance.

The main benefits are as follows:

1. **Occupational Death:** 24 months of the worker's last remuneration before the death subject to a minimum of Dh.18,000/- and maximum of Dh.35,000/-
2. **Permanent Disability:** Percentage of Death benefits as per the specified scale
3. **Loss of Wages (cash allowance):** Up to first six months 100% of full salary; Balance six months 50% of full salary
4. **Medical Expenses:** Incurred at local Government or public medical centres are reimbursable.

In addition to basic Workmen's Compensation cover the employer can protect himself against the claim made by the employee under Common/ Sharia Law up to a selected limit of indemnity which generally varies from Dh.500,000/- to Dh.1 million (Employers Liability Insurance).

As an added benefit to employees the Workmen's Compensation cover can be extended to include accidents occurring within the territorial limits but outside duty hours too in line with the benefits payable under the Labour Law.

CONTRACTOR'S ALL RISK / ERECTION ALL RISK INSURANCE

Contractors all risk insurance covers all kinds of risks related to a building project while Erection all risk insurance is designed to cover the risk of loss arising out of the erection and installation of machinery, plant and steel structures, including physical damage to the contract works, equipment and machinery, and liability for third-party bodily injury (BI) or property damage (PD) arising out of these operations.



PROPERTY ALL RISK INSURANCE

A property insurance policy that outlines what items are insured and the conditions under which the insurer will pay for losses. A typical homeowner's policy, for example, will cover damage from fire but not from flooding. An "all risks" insurance policy is one in which it is assumed the insurer will pay unless the policy specifically says otherwise.

GROUP LIFE INSURANCE

A contract where the insurer promises to pay a designated beneficiary a sum of money upon the death of the insured person. The advantage for the policy owner is "peace of mind", in knowing that the death of the insured person will not result in financial hardship for loved ones and lenders.



FIDELITY GUARANTEE INSURANCE

Fidelity insurance is purchased by most large organizations and protects them from the loss of money, securities, and inventory as a result of crime. Claims often originate from acts of employee dishonesty, forgery, robbery, computer fraud, embezzlement, counterfeiting and a number of other criminal acts.



MEDICAL MALPRACTICE INSURANCE

Medical malpractice insurance protects against a professional negligence claim where a treatment provided by a health care provider falls below the accepted standard of practice in the medical community and causes injury or death to the patient.



MARINE TRANSIT (CARGO) OR HULL/KEEL

Protects the buyer of a good being transported over water from the loss of that good. Most of the time either the buyer or the seller is required to purchase marine cargo insurance (or at least to assume the risk of transit).



MACHINERY ALL RISK/MACHINERY BREAKDOWN

Insurance that covers the financial costs that arise when equipment breaks and stops working. These policies tend to cover mechanical damage, machine malfunction, electrical hazards, power surges and a variety of other causes that lead to equipment breakdown.



GROUP PERSONAL ACCIDENT INSURANCE (TD PAI)

Personal accident insurance covers your expenses from an accident with a lump sum payment, a daily or monthly amount or a payment for loss of life from an accident. Some policies only pay for specific types of accident. E.g. - Travelers insurance only includes accidents from plane crashes.



PROFESSIONAL & GENERAL LIABILITY INSURANCE

Professional liability insurance protects the holder against claims that they failed to fulfill their professional obligations, thus resulting in a loss to the person filing the claim. General Liability is the most common form of liability insurance and it usually covers issues, injuries or damages related to accidents that occur on the business property. It also applies to injuries or accidents related to products the business sells or otherwise provides.



ACCIDENT AND HEALTH INSURANCE

Health insurance is generally more broad-based than accident insurance. It covers most situations in which you would see a health care provider such as illness or injury. Accident insurance only goes into effect in the event of an accident such as falling down the stairs or cutting oneself while cooking.

CARGO AND TRANSPORT INSURANCE

Cargo insurance provides coverage against physical damage or loss of goods during shipping, whether by land, sea or air. Because of the many dangers inherent in shipping, most individuals and businesses choose to insure their goods while they are in transit.

WAR, SABOTAGE AND TERRORISM INSURANCE

These are specialized insurance solutions designed to address the unique complications that organizations face when operating in high risk areas of the world such as Iraq and Afghanistan. It includes loss or business interruption that occurs as a result of an act of war or terrorism, Personal Accident coverage, DBA Workers Compensation, Worldwide Automobile, Worldwide Business Property and Liability Insurance, Health and Life Insurance programs.

BUSINESS INTERRUPTION /OPERATORS EXTRA EXPENSES INSURANCE

Business interruption insurance is for companies that have been struck by a natural disaster and are shut down for an extended period of time as a result. Companies affected by fires, tornadoes or rain damage use business interruption insurance to cover costs while they rebuild. It covers profits lost while the business is closed for repairs, rebuilding or relocation costs.



DELAY IN START UP INSURANCE

This provides coverage to the employer for anticipated future earnings of a future business for projects which are under construction.

OPERATIONAL "ALL RISKS" INSURANCE

Operational "All Risks" Insurance protects the organisation against the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.



GENERAL THIRD PARTY LIABILITY INSURANCE

Third party insurance is designed to protect you from claims made against you by another person. The primary function of third party liability insurance is to protect you in the event that you cause an accident. Liability coverage will reimburse others and pay for damages awarded in a lawsuit, depending on your insurance limits.



ENVIRONMENTAL IMPAIRMENT LIABILITY INSURANCE

Environmental impairment insurance provides protection against claims and legal action that result when a business's operations cause injury or property damage to a third party through the release of pollutants. A typical environmental impairment policy pays costs related to bodily injuries, property damage, clean up and legal action that result from an insured business's release of pollutants.

LIABILITY

STORAGE

ENGINEERING SCHEME INSURANCE

PLANT ALL RISK/ CONTRACTOR PLANT & EQUIPMENT

SURETY AND BOND

Covers parties involved in commercial transactions in relation to the delivery of contractual obligations.

INDIVIDUAL



VEHICLE INSURANCE

This is insurance purchased for cars, trucks, motorcycles, and other road vehicles. Its primary use is to provide financial protection against physical damage and/or bodily injury resulting from traffic collisions and against liability. Vehicle insurance may additionally offer financial protection against theft of the vehicle and possibly damage to the vehicle, sustained from things other than traffic collisions.

HOME AND HOUSEHOLD INSURANCE

Property insurance provides protection against most risks to property, such as fire, theft and some weather damage. This includes specialized forms of insurance such as fire insurance, flood insurance, earthquake insurance, home insurance, or boiler insurance. Household insurance covers the contents within the home such as furniture and personal belongings.



TRAVEL INSURANCE

This covers medical expenses, financial default of travel suppliers and other losses incurred while traveling, either within one's own country, or internationally.



HEALTH / MEDICAL INSURANCE

Protects individuals against the risk of incurring medical expenses among individuals.

INVESTMENT-BASED INSURANCE

OUR COMMITMENT

TO THE HIGHEST LEVEL OF SERVICE



Our teams of well trained, highly experienced, insurance experts and specialists, covering all aspects of risks can be made available to you at short notice.



We regularly audit our service teams to ensure we maintain the highest standards.



We support all of our people in the attainment of professional qualifications, particularly, those of the Chartered Insurance Institute.



Of course we are always striving to meet and go beyond the standards required by the Financial Conduct Authority (FCA) to ensure we deliver the best possible service to our clients.



All of our people have to go through a formal accreditation process of testing and training when they join AES and throughout their career; to evidence their ongoing knowledge and competence

HELP WHEN YOU NEED IT MOST

Our priority is to negotiate a fair and prompt settlement on your behalf.

You only really know how good your insurance broker is when you need to make a claim. After all, insurance is there for peace of mind when things go wrong.

Dealing with a claim for a senior leadership team who may be in disaster recovery mode can be difficult and time consuming. It helps if you have a specialist to guide you through the process and provide support - whether it's an appointed loss adjuster, bespoke reporting, large loss management, incident support or challenging insurers. We will be there to support you throughout your claim.

Our priority is to see you receive a fair and prompt claim settlement plus help analyse the causal effect to enable greater prevention in the future. Depending on your cover we may use our in-house claims facility where our expert technical knowledge and strong relationships with insurers will get you back to 'business as usual' as fast as possible.

Right from the start we aim to give you outstanding support and advice on every aspect of the claims process. From notification to settlement, we will do everything in our power to ensure that your business can carry on trading whatever the situation.

WHY NOT TALK TO US?

Why not talk with AES Middle East Insurance Broker today about what we can do for you and your business.

Call us on: **04 450 2500**

Or email us at: **hello@aesinternational.com**

www.aesinternational.com



AES is an entrepreneurial company, aiming for the highest professional standards at all times.

One of UAE's leading

AES has grown rapidly to become one of the UAE's largest intermediaries for corporate, commercial, SME and specialist personal insurances.

Determined to be the absolute best

Our people's expertise, drive and can-do attitude go beyond client expectations to deliver unwavering personal service.

MORE INSURANCE EXPERTISE

IN MORE PLACES



AES

MIDDLE EAST INSURANCE BROKER LLC