



Illustration purposes only

*“With District Insurance,
it's all about trust.”*





ABOUT.US

District Insurance is a leader in providing successful individuals, businesses and families with the best insurance solutions to meet their needs and requirements. We offer a wide range of solutions across various aspects of insurance operations. It is set to revolutionize the insurance domain with its highly qualified expertise and experience in the local market.



ABOUT.US

In District Insurance we are Committed to provide insurance protection to our clients with upmost solutions as we have a vision to serve with optimum integrity, professionalism and complete business transparency. We understand different insurance needs and are here to offer tailor-made solutions that fit the requirements of every client.

When it comes to your insurance, you can rest comfortably and let us handle all the details with full trust.

With District Insurance, its all about trust.



الإمارات
THE EMIRATES



DISTRICT INSURANCE OFFERS

P E R S O N A L I N S U R A N C E

Personal lines insurance refers to the many variety of policies designed to protect individuals and families. It is a term meant to distinguish personal policies from business, or commercial lines policies.

C O R P O R A T E I N S U R A N C E

Since some unexpected events are not avoidable in the Universe, insurance plays a significant role not only for individuals; it is also crucial for companies and business organizations. If you are running a company or organization on your own, getting corporate insurance is essential to protect your company, your employees, and your company's property from any damage or injury that might occur accidentally.

A background image of a Dubai skyline at dusk, featuring several skyscrapers and a large fountain with multiple water jets. In the foreground, a traditional wooden boat with a canopy is on the water. A large, stylized, semi-transparent logo is visible in the top right corner.

PERSONAL INSURANCE

DISTRICT INSURANCE



Life Insurance

Whether you are young or old, married or single; whether you live alone or with your family and kids, having a life insurance is essential for you and for the people you live with or depends on you.

While you cannot always protect your life from uncertain accidents, with District Life Insurance you can protect your beloved ones ensuring them financial coverage in case of death, total and permanent disability, terminal illness, critical illness, or other unfortunate events that can happen to the head of the family.

In case of any of the stated unfortunate cases, District Life Insurance provides you with financial support to cover for:

- ✓ Mortgage
- ✓ Educational costs
- ✓ Outstanding debts
- ✓ Emergency needs

Medical Insurance

Because your health and the health of your family are the first priorities in your life, District Insurance offers you individual and family health insurance products designed to assist you in managing your medical expenses. Even if you are young and healthy, getting a health insurance is far from being pointless. An ankle-twisting on a hiking trip, a broken arm in a football game, a bronchitis that turns into pneumonia; all these are never expected which is why a health insurance is essential.

With District Insurance you can choose the health insurance coverage that suits your needs and your budget. District Insurance health insurance provides you a variety of health insurance plans for:

- ✓ Individuals
- ✓ Families
- ✓ Groups

Which cover the following:

- ✓ Emergency/urgent hospitalization costs
- ✓ Hospital costs
- ✓ Doctor's visits / consultations
- ✓ Medications / Laboratories costs
- ✓ Special medical needs





House Insurance

Your home is where your life is : your family, your kids, your memories, your milestones; this makes your home's safety one of your biggest concerns.

From small apartments, to homes, to villas, District Insurance will protect your home from any unexpected accidents. When choosing District Insurance as your home insurance provider, you can be sure that the most precious items in your possession are protected, since District Insurance provides coverage for:

- ✓ Damage that might occur to your home's physical structure.
- ✓ Damage that might occur to the possessions in your home.
- ✓ Injury that might happen accidentally to your family members or guests.

You can count on District Insurance to protect your home, family and belongings from unexpected damages or injuries.

Motor Insurance

Your home is where your life is : your family, your kids, your memories, your milestones; this makes your home's safety one of your biggest concerns.

From small apartments, to homes, to villas, District Insurance will protect your home from any unexpected accidents. When choosing District Insurance as your home insurance provider, you can be sure that the most precious items in your possession are protected, since District Insurance provides coverage for:

- ✓ Damage that might occur to your home's physical structure.
- ✓ Damage that might occur to the possessions in your home.
- ✓ Injury that might happen accidentally to your family members or guests.

You can count on District Insurance to protect your home, family and belongings from unexpected damages or injuries.





Travel Insurance

Explore the beauty of the world with peace of mind, District Insurance offers you the most reliable travel insurance you could ever dream of at the lowest prices.

District Insurance travel insurance covers most of the destinations in the Middle East and the rest of the world. Whether you're going on holiday with your family, or on a business trip, District Insurance's smart and easy travel insurance options will make your trip a perfect one.

All you have to do is provide us with the details of your destination, number of days you're planning to stay, and some details about yourself, so that we can recommend the most convenient travel insurance options for you.

All Risk Insurance

The intention of the “ALL Risks” Insurance is to provide a wider cover than the one given by the usual Fire and Theft insurances. It is normally used for valuables and personal effect of individuals.

The scope of cover is very wide and the property insured is covered against all accidental and physical damages or losses except those explicitly excluded in the relative policy.





Personal Accident Insurance

Personal Accident Insurance is designed to provide a wide range of cover to protect both you and your family in case of an accident anywhere in the world, 24 hours a day. It gives you total flexibility in the choice of cover, level of protection, all at an affordable price. Should you suffer an accident, you can rest assured that you are covered anytime, anywhere.



Corporate Insurance

D I S T R I C T I N S U R A N C E

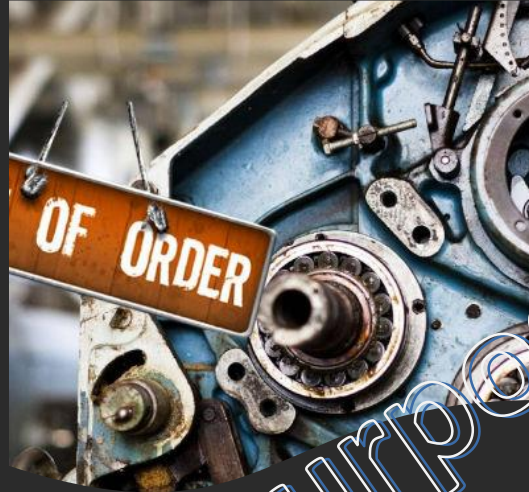
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CORPORATE INSURANCE



Marine Hull/ Yacht Insurance

This class of Insurance is to provide cover against loss or damage to all sorts of Marine Crafts/Vessels such as Pleasure Crafts, Yachts, Boats and Ships. District Insurance can cover complete Hull and Machinery as well as Liability coverage on such vessels including (P&I) Protection & Indemnity for Commercial vessels.



Machinery Breakdown Insurance

The Machinery Breakdown policy covers unforeseen and sudden physical damage to any mechanical and electrical machinery and/or equipment by any cause necessitating repairs and/or replacement.



Money Insurance

Every successful business be it a small, medium, or big enterprises, needs complete protection against potential loss. In business, handling money be it in transit or in cash counters or in your safe often causes anxiety for everyone. Incidence like burglary or theft makes you feel helpless. District Insurance Money Insurance helps you successfully overcome these situations and put you firmly in control of your business. With District Insurance Money Policy, you can be assured of reimbursement of your Money, whether during transit or in safe.

CORPORATE INSURANCE



Plate Glass Insurance

The District Insurance Plate Glass Policy indemnifies the insured for loss or damage of the specified glass and/or sign boards as a result of breakage. Modern shop construction makes the need for Glass Insurance greater than ever. This insurance concerns the replacement of glass broken by accidental means.



Erection All Risk Insurance

This Policy protects your financial investment in a project either as a Principal or as a Contractor. The policy can be taken by you as the Principal, Contractor, and Sub Contractor either individually or jointly. The policy offers covers at various stages of the projects including Storage, Erection, Testing, and Commissioning. This is a comprehensive policy to cover damages to your project arising from all unforeseen circumstances subject to certain named exclusions.



Contractor's All Risk Insurance

The Contractors All Risks Policy is designed to provide protection for buildings under construction and other civil works during the Construction Period. It also covers Third party Liability arising from the construction activities. The policy is written to enable the Contractor or Employer to comply with the insurance requirements of the Contract and to cover the liability of the contractor for loss or damage during the maintenance period as well.

CORPORATE INSURANCE



General Third Party Insurance

This policy provides indemnity against legal liability to third parties arising out of/ or in the course of business operations, for example: against damages, costs and expenses incurred in respect of accidental death or bodily injury, and/or accidental loss or damage to third party property on or outside your premises. Vicarious liability in respect of employees is also covered provided the negligence arose in the course of carrying out his official duties.



Professional Indemnity Insurance

Professional indemnity Insurance from District Insurance protects professionals against claims made against them by their past or present client. Professional Indemnity is available to professionals in different industries and it covers the costs and legal defense costs, as well as any damages payable.



Group Life & Personal Accident Insurance

This policy compensates the employee or his/her legal heirs in case of:

- Natural / accidental death
- Accidental injuries
- Medical expenses
- Repatriation expenses

This can be extended to include permanent and temporary disability following accidents. The benefits limits per employee can be selected by the proposer, and might take the form of a capital sum, weekly benefits or reimbursement of medical expenses.

CORPORATE INSURANCE



Electronic Equipment Insurance

Electronic equipment insurance is essentially an "accident insurance" on all "all risks" basis for electronic equipment. It covers losses which arise suddenly and unforeseeably and materially affect the subject matter insured, necessitating repair or replacement. Subject matter insured can be:

- Material Damage
- Loss or damage to data media
- Consequential Loss



Fire & Theft Insurance

Fire and Theft Insurance policy from District Insurance is suitable for the owners of the property and the individuals and financial institutions which have financial interest in the property. All immovable properties such as buildings and movable properties such as plant and machinery, furniture fixtures, fittings,... etc and stock in trade can be insured under this category.



Hotel Comprehensive Insurance

This is a unique package designed to offer all around protection to hoteliers in their day-to-day operations. This package provides cover not only to loss and/or damage to the hotel property and the loss of revenue but also provides cover against third party liability arising from the operations and loss and/or damage to personal effects of the Hotel Guests. It also covers physical loss of money, infidelity of employees and forgery.

CORPORATE INSURANCE



Loss of Profit Insurance

A fire policy protects the material assets of a business, however it will take time for business to recover to its previous level, and during such time the earnings of the business will be reduced or even stopped. Hence the Loss of profit insurance is equally important and necessary as the basic fire insurance. It is meant to indemnify the insured and pay the loss of gross profit and any additional expenses incurred in preventing more serious losses. By covering Loss of Profit Insurance you will be in the same position after a fire as it had been not occurred.



Machinery Loss Profit Insurance

The Machinery Loss Of Profit Policy is designed to indemnify the Insured against trading loss which invariably follows machinery damage due to the reduction or complete stoppage of production. It covers the actual loss of profits sustained as a result of a business interruption caused by an accident indemnifiable under machinery breakdown insurance.



Deterioration of Stock Insurance

Deterioration of Stock in Cold Storage insurance is introduced to meet the requirement of those who wanted to insure themselves against deterioration of goods they placed in cold storage, which might arise due to a breakdown of refrigerating machinery, accidental failure of public electricity supply.

CORPORATE INSURANCE



Property All Risk (LM7) Insurance

All Risks Insurance provides wider cover than a normal property insurance policy. It covers any loss or damage apart from exclusions stated in the policy and is often used for the insurance of your commercial properties and Goods in trade. With District Insurance Property All Risk Insurance; buildings, factories and its contents can be insured against fire, lighting, explosion, (gas or boiler) special perils like riots, malicious damage, storm, tempest, flood, impact, pipes or sprinklers leakage etc.



Fidelity Guarantee Insurance

Since your Business is running mostly by individuals employed by you, it is advisable for you to cover them under Fidelity Guarantee Insurance.

The Fidelity Guarantee Insurance from District Insurance indemnify employers against financial loss on account of forgery, defalcation, embezzlement and fraudulent conversion by employees. The object is to provide protection in respect of the default of an individual acting in capacity such as cashier, accountant, store-keeper etc.



Goods in Transit Insurance

If your job involves carrying goods from one place to another in transit, then there is the inevitable danger of losses. The carriage of a heavy load of items in transportation sometimes leads to things going missing or breakages occurring on the way. Unfortunately, over a period of time it is possible that some damages do naturally happen and for the people expecting to receive them, it can be inconvenient and distressing. Therefore, if you're in charge of providing a service centered on goods in transit, it's highly important to protect yourself from these unavoidable incidents, with the District Insurance Goods in Transit Insurance.

CORPORATE INSURANCE



Workmen Compensation / Employer Liability

The general principal of obligation has been extended by specific legislation to the effect that any injury sustained by a workman in the course of his employment shall automatically be compensated under Workmen Compensation Insurance for the following:

- Accidental death or disability due to work related accidents.
- Loss of wages/salary following work related accidents.
- Medical expenses due to work related accidents.
- Repatriation of mortal remains following work related accidents



Marine Cargo Insurance

Marine Insurance Provides insurance for all types of imported and exported cargoes whether by Sea, Air or Land traveling anywhere in the world. Each cover is individually created to address the risks involved and includes an appropriate range of extensions offered under Standard Institute cargo Clauses. The purpose is to provide indemnity to the owner of goods lost or damaged



Contractor's Plant & Machinery

Plant and Machinery was developed to grant industry effective insurance cover for expensive plant, machinery and mechanical equipment. It is important for everyone who operates machinery, i.e. not only for large industrial enterprises using large units or fully automated production plants but above all for medium-sized and small enterprises where a machinery failure may have serious financial and economic consequences.

The policy indemnify the insured against any sudden and unforeseen physical loss or damage from any cause not specifically excluded in a manner necessitating repair or replacement to the Plant & Machinery .

CORPORATE INSURANCE



Medical Malpractice Insurance

Most physicians don't realize how important their medical malpractice insurance coverage is—until it's too late. The truth is, whom you choose as your medical malpractice insurer is probably the most important decision you'll make for yourself and your practice. Your medical malpractice coverage is your defense against reputation-damaging and savings-draining claims filed against you. Don't entrust your reputation and assets to just anyone, trust the District Insurance Medical Malpractice Policy.



Motor Fleet Insurance

If your business establishment owns more than five vehicles, District Insurance can cover them under a single Motor fleet Policy. The Motor insurance policy provides you with the right combination of coverage at the most affordable prices. When providing Fleet Insurance we use our experience / expertise combined with our unique way of looking at your company vehicle insurance to understand your risks and save your money.



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