

## OFFICE MULTICOVER INSURANCE

Simple Protection Package For Your Business



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SME business is exposed to accidental losses due to unexpected accidents causing losses in the areas of Property, Business Interruption, Public Liability, Workmen's Compensation, Electronic Equipment, Money, Fidelity Guarantee and Personal Accident.

## Office/Business Package Insurance

coverage details for SMEs, are as under:

## Office/Business Package Insurance

Property all Risks Cover up to SI of AED 8 Mio.

Public Liability Insurance with LOI up to AED 5 Mio and for restaurants Food & Drink extension up to LOI.

Electric Equipment covers fixed and portable equipment up to AED 500,000/- each.

Fidelity Guarantee for employees on unnamed basis with aggregate limit from AED 250,0000/- to AED 500,000/-. Maximum number of employees being 50.

Business Interruption Cover up to AED 8 Mio with 12 months Indemnity Period.

Workmen's Insurance coverage extension to include Bike Riders, Medical Exp. Up to AED 35 K, Repatriation up to AED 35 K and employer's liability up to US \$ 2.5 Mio.

Personal Accident cover on unnamed basis, with limit person, with maximum number of employees being 50.

Money Insurance covers cash in safe and cash in drawer.

This single compacted insurance coverage saves your time and money. TPL covers SMEs against legal awards and costs.

## At UGIB, we can also, on request arrange for:

- Property All Risks Insurance & Business Interruption
- Director's & Officers liability,
- Professional indemnity for auditors/lawyers/Civil Engineers/Architects/Translators/IT Consultants/Surveyor/Evaluator/Legal & Financial Consultants/ Accountants/ Medical & Nursing Professionals.
- Contractor's All Risks/Erection All Risks Insurance
- Marine Cargo & Inland Transit Insurances
- Hull & machinery & Yacht Insurances and Aviation Insurance
- Machinery Breakdown and MB LOP

- Trade Credit Insurance
- Tour Operator's Liability Insurance
- Event cancellation & liability insurance
- Jeweler's Block Insurance
- Political Risks Insurance
- Terrorism and Political Violence Insurance
- Personal Accident, Kidnap and Ransom Insurance
- Downstream, Midstream & Upstream Energy Insurances
- Shipbuilding and ship repairer's liability

We provide free risk inspection and risk assessment services free of charge.





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