



Dubai Time and weather

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24 °Fair

18 ° Tonight | 22 ° Tomorrow

January 26, 2010

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FINANCIAL LINES



With growing sophistication of commercial enterprises in the MENASA region, businesses are facing hazards which require more sophisticated risk management responses. DIC is responding to this need by bringing underwriting capabilities and capacities from across the international insurance markets to respond to these needs.

Spearheading this initiative is Dubai Insurance's Financial Products Department. Its portfolio of insurance products, current and future is dedicated to protecting MENASA businesses from unconventional financial & operational risks which are faced both domestically & internationally.

To date, the department offers insurance products in the fields of:

All level plans include access to worldwide emergency assistance, outpatient cover, inpatient cover and day patient cover and grant you the access for comprehensive cover that comprise but not limited to:

- Political Risk Insurance
- Residual Value Insurance
- Project Guarantees & Credit Enhancement
- Comprehensive Credit Insurance
- Title Insurance
- Transurance & Professional Indemnity including: D&O Liability, Professional E&O, Bankers Blanket Bonds, Employer Practices Liability, and Fiduciary Liability.

• POLITICAL RISK INSURANCE

• RESIDUAL VALUE INSURANCE

• PROJECT GUARANTEES & CREDIT ENHANCEMENT

• COMPREHENSIVE CREDIT INSURANCE

• TITLE INSURANCE

• TRANSURANCE

- Studies have shown that often property loss exceed amount paid by insurance by up to 20% or more no matter how broad the cover
- For major Insureds, i.e. for Insureds who have multimillion properties insured by Dubai Insurance, rather than attempt to define all things that cause the shortfall and require proof, Transurance offers an alternative solution
- It simply pays a specified add'l percentage of the amount paid by the property insurance it references.
- Some of the Collateral Losses unrecoverable could include, which Transurance recoveries could help with are: -

- Life Insurance**
- Medical Insurance**
- Engineering Insurance**
- Fire Insurance**
- Marine Insurance**
- Financial Lines**
- Motor Insurance**
- Liability Insurance**

- Loss of Revenue in XS of BI cover
- Discretionary expenses such as
- Legal Costs
- Marketing Expenses
- Increased Insurance costs
- Administrative surcharges
- Recouping some of the deductible in the underlying reference policy
- Proof of loss is just proof of payment by the referenced property insurance
- Proceeds of Transurance are for the Insured to use as he sees fit – no restrictions
- Transurance is a standalone policy, but works like an endorsement to a property policy
- Premium for Transurance is the selected payout percentage multiplied by the referenced property insurance rate

• PROFESSIONAL INDEMNITY POLICIES

For further details or assistance, please e-mail us at: info@dubins.ae or contact to +97142693030 our Dubai Branch.



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