

# COMPANY PROFILE



**WEHBEINSURED**

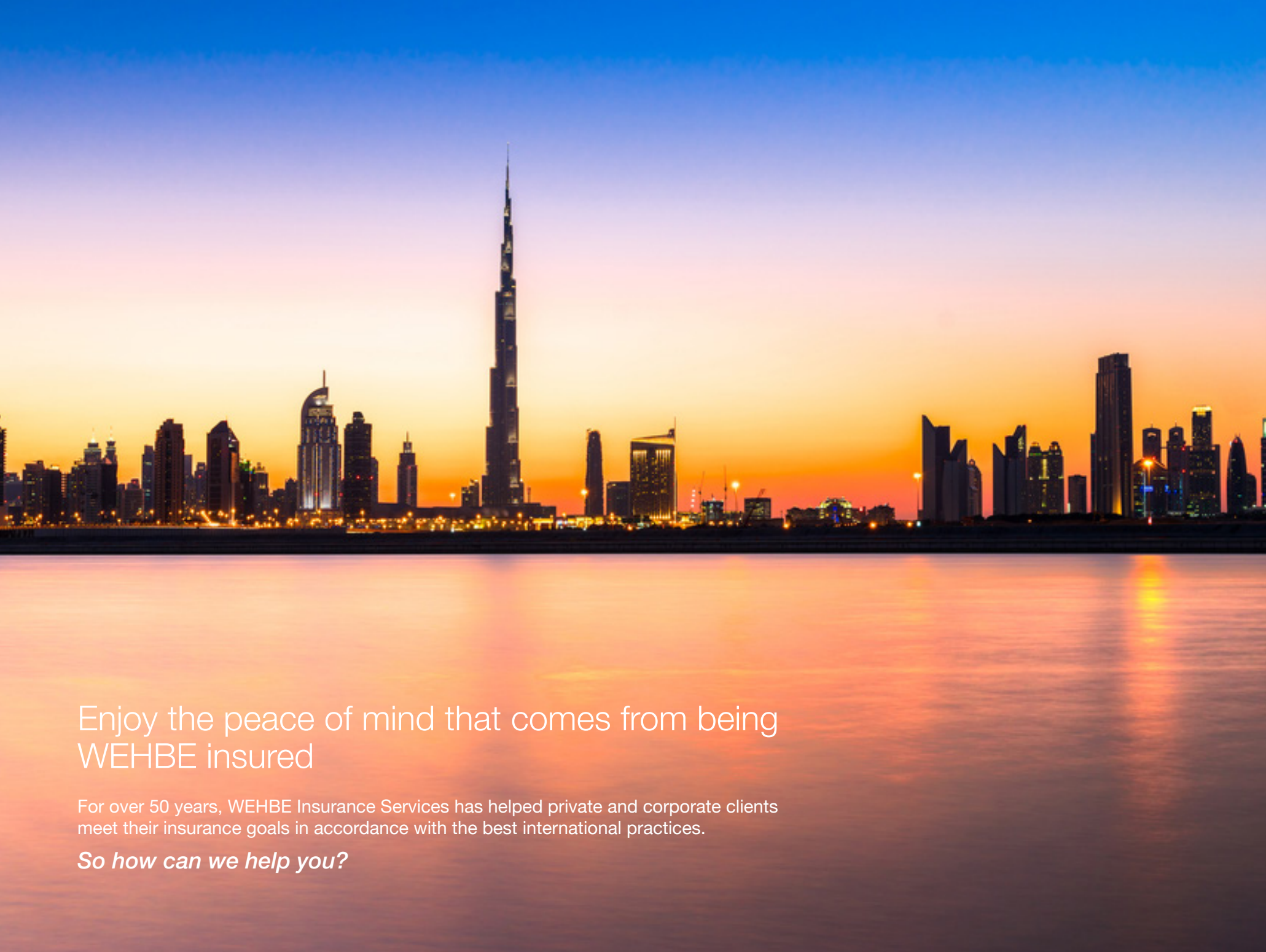
**Insured. Secured.**



**WEHBEINSURED**

**وهبه لخدمات التأمين ش.ذ.م.م.**

**WEHBE INSURANCE SERVICES L.L.C.**

A wide-angle photograph of the Dubai skyline at sunset. The Burj Khalifa is the central focus, its spire reaching into a sky transitioning from deep blue to a warm orange glow. Other skyscrapers are visible on either side, their lights beginning to twinkle. The city's reflection is visible in the calm water in the foreground.

## Enjoy the peace of mind that comes from being WEHBE insured

For over 50 years, WEHBE Insurance Services has helped private and corporate clients meet their insurance goals in accordance with the best international practices.

*So how can we help you?*

Over the years WEHBE Insurance Services has grown and evolved, and is today considered one of the most renowned names in the UAE insurance intermediary industry.

As an independent insurance broker in the GCC region, one of our main strengths is our ability to maintain solid and strategic relationships with our associate offices and business partners, which enables us to better manage and control risks locally, regionally, as well as globally.

Our independent status gives us the advantage of selecting only the best and most respected local and global insurance companies to work with - companies that offers products and services that reflect our own vision and commitment.

The real strength of WEHBE lies within our full network that offers clients personalized service, backed by the technical resources necessary to resolve all kinds of insurance problems or challenges, whether big or small.

Our well-informed team members constantly keep track of the changes occurring in the insurance industry. Their strong understanding of the complex world of insurance as well as their ability to clearly communicate this knowledge to clients on level terms is what differentiates us from competitors.

Our aim is to provide all our clients with the best available insurance programs in the most efficient and effective manner. Therefore, in order to meet your needs and requirements, we have established dedicated departments such as: Corporate Lines, Employee Benefits, Personal Lines & Motor and Financial Planning.

*You can trust in our experience to fulfill all your insurance needs.*

## MUNZER WEHBE

### Chairman

For over 50 years, WEHBE Insurance Services has helped private and corporate clients in the GCC, Middle East and around the world fulfill their insurance goals, needs and requirements. As a member of the renowned WEHBE Group, Wehbe Insurance Services enjoys highly efficient relationships with our competent associate offices, which allow us to manage risks on local, regional and global levels. At WEHBE the client always comes first, and we never compromise when it comes to your security and protection. We recommend only the most effective and competitive insurance solutions that cater to your specific requirements, both now and in the future. When you are WEHBE insured, you can look forward to the highest standards of professional service, tailor-made solutions, and most of all, an experience you can trust.



## OMAR WEHBE

### Managing Partner

Through the years, WEHBE Insurance Services has built solid relationships between our team members and our clients. So our growth will always depend on our continuous ability to provide the highest professional and individual services to our clients, while still guaranteeing first class security. WEHBE provides a wide range of competitive products and services that expertly takes care of all your insurance needs and challenges without ever losing the personal touch. With 50 years of experience, the strength of international insurance partners, and a constant dedication to excel, WEHBE is an experience you can trust. Now enjoy the peace of mind that comes with being WEHBE insured.





## Corporate Lines

### General Accident, Engineering and Liability

At WEHBE our customers are at the heart of all we do. We recognize the extent to which you value your business and your need to secure it against unexpected loss or damage. Therefore, our insurance products are comprehensive programs from secure insurers that safeguard your business and assets against the widest possible risks.

We believe that the key to running a successful business is proper and effective risk management. Thus, we offer products that match your business needs while providing you with the appropriate protection. Our dedicated and efficient team will also promptly attend to your claims and assist in submissions, negotiations, as well as satisfactory settlements.

What sets us apart from other businesses is our total dedication to consistently deliver the best insurance products both now and in the future. Focusing on sustainability is how we constantly improve our business, and of course, our service to you.



- Machinery Breakdown
- Machinery Loss of Profit
- Contractor's Plant & Machinery
- Electronic Equipment
- Boiler & Pressure Vessel
- DOS in Cold Storage
- Erection All Risk
- Professional Indemnity
- Public Liability
- Director's & Officer's Liability
- Medical Mal Practice
- Fidelity Guarantee
- Property All Risk
- Fire and Allied Perils
- Loss of Profit/ Consequential Loss
- Burglary
- Money Insurance
- Event Insurance
- Bankers Blanket Insurance
- Credit Insurance



## Marine

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.

Marine cargo insurance is a sub-branch of marine insurance, though Marine also includes Onshore and Offshore exposed property (container terminals, ports, oil platforms, pipelines); Hull; Marine Casualty; and Marine Liability.

Marine Cargo Insurance can be arranged on an open cover basis that allows consumers to insure all of their cargo shipments during a specified period to be covered.

WEHBE is authorized to issue policies on behalf of several insurance companies - thereby ensuring that you are covered at a moment's notice. In addition to offering Marine Hull, Liability, and cargo cover, WEHBE Insurance has the ability to provide oil platform and drilling insurance both for land and marine based areas.



# Employee Benefits

## Medical

WEHBE provides a variety of comprehensive, cost effective and customized benefits and insurance solutions to meet your corporate Medical insurance requirements.

Our experience and knowledge allows us to select secure local and international insurance companies that offer the best products to suit our client's needs. We are committed to designing cost effective benefits to assist our clients in maintaining optimum employee retention and loyalty.

- Individual Insurance
- Small Group Medical Plans
- Corporate Solution / Tailor-made Schemes
- Health Awareness Program





## Group Life, Pension and Disability

WEHBE understands the diverse needs of employers, employees and trustees in providing disability benefits. Our group life policies are designed to be as comprehensive and flexible as possible.

The importance of including group life and disability benefits as part of an employee's total remuneration package is now well recognized. These benefits are valuable in attracting and retaining employees who play a large part in a company's success.

Financial security is provided for members and their families in the event of death or long-term illness. A further benefit is that in the event of an accident or long-term illness, a group disability scheme may cover the expense of rehabilitation, helping the employee return to work and ensuring that the company's investment in an employee's training and experience is not lost.

- Group Life & Personal Accident
- Group Personal Accident
- Group Income Protection
- Group Critical Illness
- Workmen's Compensation
- Employers Liability
- Key Person
- Credit Life
- Individual and Group Plans for single trips or on annual basis
- Group Pension Plans
- End of Service Liability



## Personal Lines and Motor

After 50 years of advising clients nationally, regionally and internationally, WEHBE brings a distinctive and long standing wealth of experience to meet your private insurance requirements, and can recommend solutions for the following:

### Home Insurance

**Building & Contents:**

We arrange the broadest coverage available for home insurance.

**Specie: Jewellery & Fine Arts:**

As owner of fine art, collectibles, antiques or jewellery, ensure you have worldwide coverage specifically customized to meet all your needs.

### Private Yacht & Jet Insurance

Whether you own a 25 foot speedboat, a 250 foot mega yacht or a private jet, our professional team will make sure that you are covered – giving you the peace of mind to enjoy the lifestyle you so richly deserve.

### Travel Insurance

This covers you over a specific period against accidental death, liability, medical injury or illness, loss of luggage, loss of passport, cancellation of flights etc. whilst travelling on business or holiday.



## Motor Insurance

From private clients, to commercial clients, to vehicle fleets; WEHBE has designed the best insurance plans with selected panels of insurers to meet your needs efficiently.

Through the incorporation of the most up to date technology in the sector, clients are guaranteed a swift reply and response to all their queries and requests.

We also negotiate the following additional insurance benefits for high-value vehicles:

- 5 years agency repairs
- 24-hour roadside assistance
- Emergency medical expenses
- Personal injury cover
- Coverage that includes the Sultanate of Oman
- Car hire benefit
- Third party limit of up to AED 5,000,000
- P.A. benefits to driver and passengers
- Special rates for high value vehicles

Our highly trained and experienced motor insurance employees are equipped to deal with all your insurance requirements - whether you need a quotation, wish to take out a new policy, make a claim, or renew your policy; all this and more can be simply carried out through a single window system.

## Luxury Sports Vehicles

We provide liability and physical damage insurance for cars driven by individuals for personal use. Extended benefits, such as Classic Car Cover, are available to meet all your requirements.





## Financial Planning

When it comes to insurance, there is no substitute for experience. Through our team of highly skilled professional Financial Advisors, our commitment to deliver premier advice to each and every client is assured.

WEHBE, in partnership with multinational insurance providers, offers bespoke financial planning and service solutions with a range of internationally portable products to help you protect your family, invest for future wealth and meet your saving goals.

Our key services in this respect extend to, but are not limited to, the following:

## Life and Critical Illness

Life policies ensure that your family will be financially provided for in the event of untimely death or catastrophic illness. Providing such security for your loved ones is the cornerstone of a sound financial plan.

## Investments and Savings

Whether your objective is for wealth creation or saving for a particular goal, your professional Financial Advisor can help you invest and save via regular savings, lump sums or specialist means. With access to leading, world-class fund managers, you can rest assured that you will always have a wide range of investment options.







## Education

The most important gift a parent can give their child is one of a quality education – especially in today's increasingly competitive world, where higher education is seen as the key to success. Your professional Financial Advisor will provide tailor-made solutions that will help you save for your children's education, thus giving them a definite advantage in the future.

## Retirement

Enjoying a golden retirement depends on three things: – your close relationships, your state of health and your financial security. With the correct retirement planning and the right products, you can make the most of whatever you have saved during your working life, allowing you to enjoy, rather than endure, your later years.

**Other financial services include:**

**Takaful Plans**

**Key Man Insurance**

**Mortgage and Loan Protection**

**Children's Protection Plan**

## WEHBE ULTIMATE Program

The innovative ULTIMATE program has been specifically created by WEHBE for the high net-worth client with much to protect - from high-valued homes, art, collectibles and jewellery, to luxury cars and yachts. We are here to assist you with our proven experience and vast array of specialist services - from loss prevention consultations and solutions, to arranging for valuations of fine art and jewellery.

Our preferred strategic partners also bring together the best-in-class experts to preserve your assets, maximize convenience, and provide the ultimate peace of mind.



## Contact Us

For exceptional service, outstanding products and total peace of mind, please feel free to contact us:

- Employee Benefits: [eb@wehbeinsured.com](mailto:eb@wehbeinsured.com)
- Corporate Insurance: [general@wehbeinsured.com](mailto:general@wehbeinsured.com)
- Motor Insurance: [motor@wehbeinsured.com](mailto:motor@wehbeinsured.com)
- Financial Planning: [life@wehbeinsured.com](mailto:life@wehbeinsured.com)
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Wehbe Insurance Services L.L.C.  
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[www.wehbeinsured.com](http://www.wehbeinsured.com)