

ABU DHABI INSURANCE
BROKERS MAGAZINE



INSURANCE EXPLAINED

OCTOBER 2025.

OCTOBER CHECKPOINT:
PREPARING FOR THE
LAST QUARTER

Abu Dhabi | أبو ظبي
Insurance Brokers | لوسطاء التأمين
IT'S TIME TO EXPECT MORE

OCTOBER 2025.

Introduction

October marks the beginning of the last quarter of the year - a time for business to accelerate projects and for families to prepare for travel and festive plans. In this issue, we explore how insurance helps you steady in times of change, from protecting your shipments during peak trade season to safeguarding your employees and households.

Resilience.

Every year, the final quarter brings momentum - new hires, bigger shipments, busy airports, and gatherings that bring people together. But momentum can easily be lost if the right safeguards aren't in place.

Think of insurance as a quiet foundation: you don't notice it until you need it, but when you do, it makes all the difference.

This season, resilience is the keyword.

Resilience for:

- **Business** facing deadlines and expanded operations.
- **Employees** who deserve security at work and home.
- **Families** preparing for travel, festivities and health challenges.

Being ready isn't about expecting disruptions - it's about moving forward with confidence no matter what the season brings.

Employee Corner

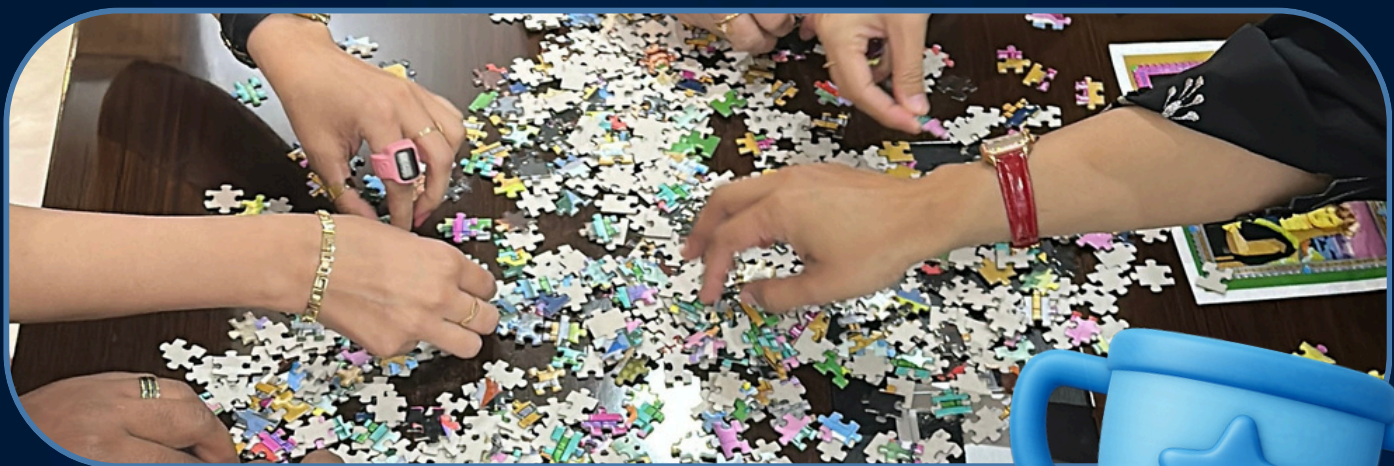


Teamwork in action: Puzzle Challenge Recap

This September, as part of our Personal and Professional Development Week, we hosted a company-wide Puzzle Challenge. Beyond the fun, the activity was designed to sharpen problem-solving, strengthen collaboration, and remind us of a simple truth: insurance, like puzzles, often requires stepping back to see the bigger picture.



The highlight of the challenge? Watching our teams combine diverse skills and approaches to find solutions together—a reflection of what we do daily at Abu Dhabi Insurance Brokers.



Special congratulations to our **winners**, who proved that persistence and teamwork are the ultimate keys to success.

Practical Tips for October

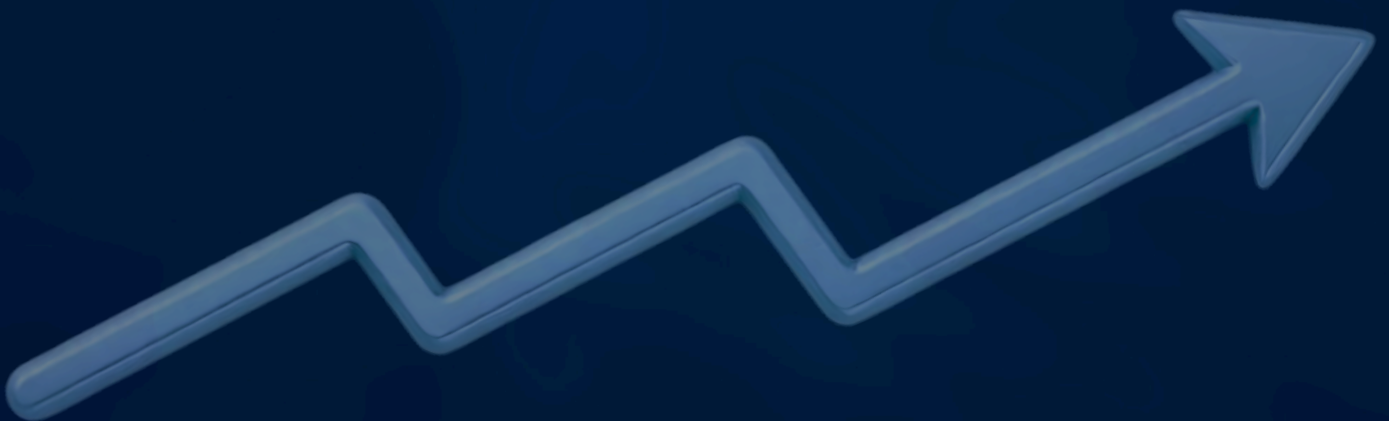
Don't Overlook Seasonal Shifts

- Travel Insurance → October marks the start of peak travel season. From holiday trips to business flights, unexpected delays and emergencies can happen anytime.
- Health Insurance → With flu season approaching, claims for medical care rise. Now is the right time to review coverage for your employees or family.
- Marine Cargo Insurance → Year-end is the busiest season for trade. Protect shipments before the rush causes delays, damages, or losses.
- Group Life & Liability Insurance → Many companies bring in new hires before year-end. Updating policies ensures everyone is protected from day one.

Industry Insights

Trends to Watch This Quarter

- Flexible Health Add-ons – Employers are increasingly offering tailored health solutions, especially for families and dependents.
- Hybrid Travel Coverage – Policies that blend business and leisure travel needs are gaining traction.
- Comprehensive Liability Protection – As businesses expand, liability coverage is no longer optional; it's becoming a cornerstone of responsible operations.



For both businesses and individuals, these trends highlight one thing: insurance is no longer about the minimum requirement. It's about building resilience for what's next.

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final note

October is about preparing, not waiting. Whether it's your next trip, your team's health, or your company's year-end growth, the right protection ensures confidence through the busiest months of the year.

And while ghosts and goblins may just be for Halloween, real risks need real coverage.

At Abu Dhabi Insurance Brokers, we're here to make sure you're covered—so you can focus on finishing the year strong.