ABU DHABI INSURANCE
BROKERS MAGAZINE

INSURANCE EXPLAINED

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A PRACTICAL GUIDE TO UNDERSTANDING MODERN INSURANCE RISKS IN THE UAE, HELPING YOU STAY INFORMED, PREPARED, AND TRULY PROTECTED.

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

IS YOUR HOME PROTECTED AGAINST POLITICAL RISK?

What UAE Residents Need to Know

When most people think about home insurance in the UAE, they think about fire, theft, or water damage. But there's a type of risk that often goes under the radar and is underestimated in today's complex geopolitical situations: *Political Risk.*

What is Political Risk in the context of Home Insurance?

Political risk refers to financial losses coming from events caused by political instability or government actions. In the context of residential properties, this can include:

- **Riots causing physical damage to your property**
- **Forced evacuation ordered by the authorities**
- **War and acts of terrorism impacting residential areas**
- **Strikes and civil commotion leading to property damage or loss of access to it**

No matter how safe things may seem, life is unpredictable. Unexpected situations can arise when we least expect them, which is why taking the right precautions today can make all the difference tomorrow.

WHAT DOES A STANDARD HOME INSURANCE POLICY COVER, AND WHAT DOESN'T IT?

Most standard home insurance policies in the UAE exclude political risk events. This means that if your villa, apartment, or other property is damaged during a politically motivated incident, your standard policy may not cover it.

This is where **"Political Violence Insurance"** becomes an essential addition to your policy.

A comprehensive political risk add-on typically covers:

- Physical damage from riots
- Strikes or civil commotion
- Damage from acts of terrorism
- Emergency evacuation costs

What is the next step?

1. Review your current home insurance policy for political risk exclusions.
2. Talk to your insurance broker to have your policy clearly explained and check for available extensions.
3. Take photos and videos of your home interior and exterior before any damage occurs.
4. Store a digital copy of your policy on your phone in case any physical document is lost.

Your home is likely your most valuable asset. Make sure the protection around it is as strong as the walls themselves.

At Abu Dhabi Insurance Brokers, we're always available if you have any questions about your current home insurance coverage. Reach out to our team today. We're here to make sure you're fully protected.

It's time to expect more.

FLOODS IN THE UAE: IS YOUR CAR ACTUALLY COVERED?

The UAE is living through another extreme weather situation, it's not just rain this time.

Just like in 2024, drivers are worried about how their vehicles will be affected and whether their insurance policy will protect them.

What's happening? And why does it matter?

March 2026 is bringing one of the most severe storms the Emirates has ever seen. In Abu Dhabi, heavy rain is pouring down, bringing annual-level amounts of rainfall in just a couple of days with winds reaching unimaginable speeds.

This comes nearly two years after the April 2024 disaster, which flooded thousands of cars, and left many people with little to no compensation due to the lack of understanding of their insurance policies.

Weather forecast is also pointing at a potential tornado hitting the UAE, so the question is no longer "Will there be extreme weather conditions?" but rather **"When my car is affected, will it be protected?"**

UNDERSTANDING YOUR MOTOR INSURANCE COVERAGE

In the UAE, motor insurance comes in two different types:

- Third-Party Liability: it covers damage you cause to others
- Comprehensive: it covers your vehicle, and third-party damage, including flood damage, depending on the policy

Here's a detail most drivers miss: **even comprehensive insurance doesn't automatically cover flood damage or other natural disasters.** This protection is usually under a specific clause called "natural perils" which is selected as an add-on to your policy during purchase or renewal.

WHAT TO CHECK IN YOUR POLICY RIGHT NOW?

Natural Disaster Coverage: Does your policy include protection against floods and storms?

Exclusion Clauses: Many policies exclude coverage if the driver knowingly drives into flooded areas.

Repairs: Are you entitled to have your car repaired at your manufacturer's authorized garages, or will your insurer send you to a third-party garage?

TIPS FOR DRIVING DURING THE CURRENT FLOODS:

✓ Never drive through standing water. If absolutely necessary, proceed with extreme caution.

✓ Avoid underpasses and low-lying roads, before and after heavy rainfall.

✓ Document everything. Photos and videos of any damage are crucial for your claim.

✓ Contact your insurer before moving a flood-damaged vehicle. Moving it prematurely can complicate your claim.

At Abu Dhabi Insurance Brokers, we believe insurance should work properly when you need it most, not leave you with unanswered questions after a disaster.

It's time to expect more.

closing thought

In today's world, risks are evolving and so should your understanding of protection. Whether it's political uncertainty or extreme weather events, the real question is not if something happens, but whether you're prepared when it does.

Insurance should never be a question mark in critical moments. It should be clarity, confidence, and security, exactly when you need it most.

Take the time to review, ask questions, and ensure your coverage truly reflects the reality around you. Because peace of mind doesn't come from assumptions, it comes from being informed and protected.