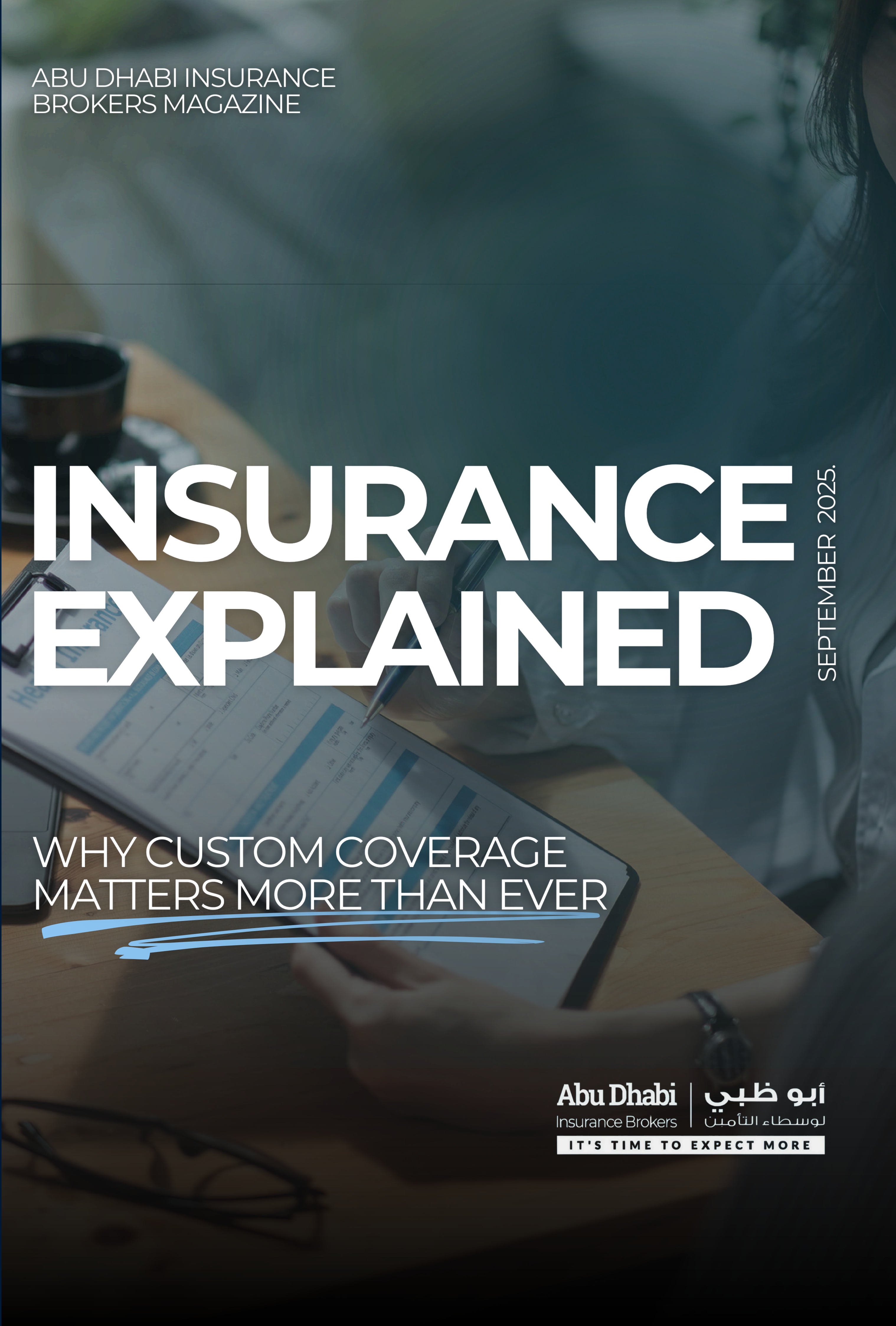

ABU DHABI INSURANCE BROKERS MAGAZINE

INSURANCE EXPLAINED

SEPTEMBER 2025.

WHY CUSTOM COVERAGE MATTERS MORE THAN EVER

Abu Dhabi Insurance Brokers | أبو ظبي لوسطاء التأمين

IT'S TIME TO EXPECT MORE

Introduction

Life changes fast.
Your insurance should, too.

Once upon a time, a single policy could last for years without much thought. But today —new jobs, weekend trips, remote work, family milestones, shifting supply chains— mean risks look different every season. One-size-fits-all cover no longer works.

At Abu Dhabi Insurance Brokers, we start with your needs—not the product. Then we adapt it as life or business evolves.

One size doesn't fit anymore

Two people can be the same age, earn the same salary, and face completely different risks.

A freelancer needs income protection that bridges quiet months—plus health cover that actually includes the clinics they use.
A young family may want health with maternity and dental now, and life cover that builds long-term security over time.
A small business might need layered protection: key-person, group medical, group life, liability at client sites, and marine cargo for the shipments that keep cash flow moving.

"CUSTOM COVERAGE IS LESS ABOUT BUYING MORE–
AND MORE ABOUT BUYING RIGHT."

What changes the coverage you need?

Marriage. A new job. Starting a family. Expanding a team. Opening a warehouse. Entering a new market. Each milestone quietly shifts what "good cover" means. That's why we review, adjust, and update—not only at renewal.

Your life changes. So should your cover.

What "custom" really means?

(When we say custom, we don't mean complicated. We mean **relevant.)**

Our process:

#1 WE LISTEN FIRST.
**Stage of life and goals*
**Career and cash-flow patterns*
**Family responsibilities*
**Business model and risk points*
**Tolerance for deductibles/out-of-pocket costs*

#2 WE TRANSLATE COMPLEXITY.
**What's covered—and what's excluded (the page that matters most)*
**Limits, sub-limits, waiting periods, TPAs, networks*
**Where a cheaper premium hides higher costs later*

#3 WE ASSEMBLE THE FIT.
**From multiple insurers, we compare terms side-by-side and build a clear recommendation—no bias, no single-provider push.*

#4 WE STAY AFTER THE PAPERWORK.
**Claims support, updates when life changes, renewal reviews, market repricing. Buying the policy is the beginning—not the end.*

Myth vs. Reality

(from our brokers)

Myth: "All policies are basically the same."
Reality: Two look-alike plans can protect you very differently—especially on exclusions and sub-limits.

Myth: "Claims are always a hassle."
Reality: Most delays come from missing paperwork (doctor's stamp, cost breakdown, incomplete forms). Ask us first—we'd rather help you get it right the first time.

Myth: "Cheapest is smartest."
Reality: Lower premium often means narrower networks, slower claims, higher out-of-pocket costs. Balance beats bargain.

SNAPSHOTS FROM REAL LIFE

Household: *A tenant flood claim failed until we added cover for improvements + electronics. Stress solved.*
Marine Cargo: *A shipment reroute was covered because docs were pre-checked—not guessed later.*
Group Life: *A growing team added disability + critical illness to life cover—becoming a powerful benefit.*

Quick checklists & sidebars

- PHYSICIAN'S SIGNATURE/STAMP (IF MEDICAL)
- ITEMISED INVOICE / COST BREAKDOWN
- REIMBURSEMENT FORM FILLED COMPLETELY
- PROOF OF PAYMENT (WHEN REQUIRED)
- POLICY NUMBER + ID COPY

UNSURE? MESSAGE US BEFORE YOU SUBMIT.

Update us when...

- You marry, have a child, change jobs, or move
- You hire staff or expand to a new location
- You start shipping to new routes or add inventory

Small changes today prevent big surprises later.

Three questions to ask any broker

#1 What's **not** covered, in plain language?

#2 Can you show me **real-life examples** of how this pays out?

#3 If I had a claim tomorrow, what **documents** would you ask me for?

SEPTEMBER 2025.

The takeaway

INSURANCE ISN'T ABOUT BUYING MORE. IT'S ABOUT **BUYING RIGHT** —AND UPDATING IT WHEN *LIFE CHANGES*.

Clear advice. Custom coverage. Real support.

Abu Dhabi Insurance Brokers