Abu Dhabi Insurance Brokers | أبو ظبي لوسطاء التأمين

IT'S TIME TO EXPECT MORE

June 2026

INSURANCE EXPLAINED

UAE SUMMER IS NOT KIND TO CARS

Between June and September, temperatures in the UAE regularly exceed 45˚C, and road temperatures can hit 70˚C or more. Your engine, cooling system, and AC all operate under a lot of stress for months on end.

Most cars manage that pressure, but the ones that don’t, fail at the worst possible time, usually on the highway during peak heat surges.

That is not a rare event; it happens every summer across the country, to drivers who had no reason to think they were at risk.

THE COVERAGE GAP THAT CATCHES PEOPLE OFF-GUARD

A standard comprehensive motor insurance policy in the UAE is built around:

Accidents

Collisions

Third-Party Damage

What it typically doesn't cover are mechanical or electrical issues.

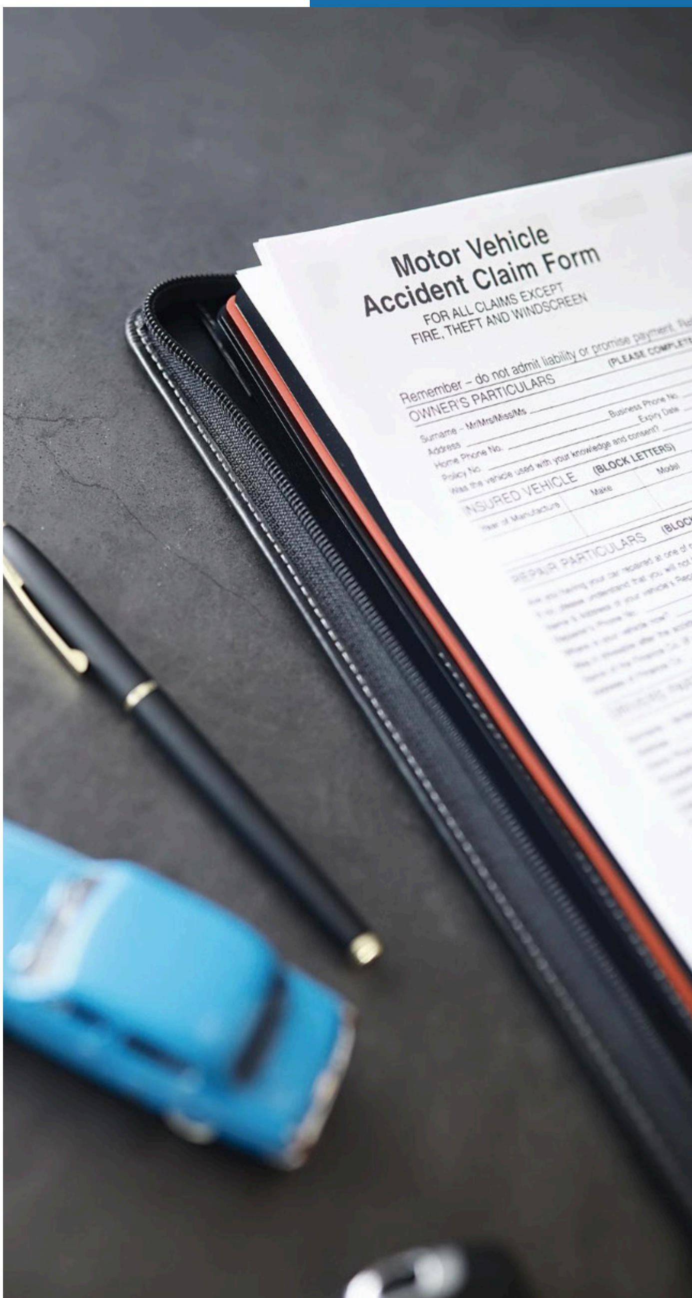
That distinction is critical during the summer. If your engine overheats due to a failing cooling fan or your AC compressor gives out after years of heavy use,

your insurance policy won't cover you, as those issues are almost always classified as mechanical failures, which are excluded from standard policies.

WHERE CLAIMS GET COMPLICATED

There is a scenario that comes up more often than people realize.

Let's say a warning light comes up on the dashboard and the driver is on a highway, with no immediate exit nearby, so they decide to keep going for a few more minutes. By the time the car is safely pulled over, the engine has suffered some serious damage.



When that claim is submitted, the question that the insurance company will ask is whether the damage was caused by the initial problem or by the decision to keep driving after the warning.

It's a reasonable question, and the answer affects whether the claim is approved or not.

Understanding this before you are in that situation is far more useful than learning it after you've gone through it.

THE QUESTIONS WORTH ASKING YOUR BROKER

Before the summer is fully underway, these are worth a conversation with your broker:

01 Is roadside assistance included in my policy? Or is it an add-on?

02 What should I do if my car breaks down on the road?

03 Does my vehicle's age or service history affect my coverage?

Having answers to these questions will save you a lot of headaches and money, as they can simplify your claims processing and help you understand your policy.

THE "STRAIGHTFORWARD" REALITY

Motor insurance is not a substitute for regular maintenance. It was never designed to be.

But a properly structured policy with the right extensions for the environment you drive in, can make the difference between a serious inconvenience and a big financial loss.

The summer season arrives on time every year, the only variable is whether your coverage is ready for it.

At Abu Dhabi Insurance Brokers, we review policies all around the year, not just when renewal is due.

Contact us for a policy review

before the heatwaves hit.

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