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

SEPTEMBER 2023 NEWSLETTER

SEPTEMBER 5 INTERNATIONAL DAY OF CHARITY

United In Compassion

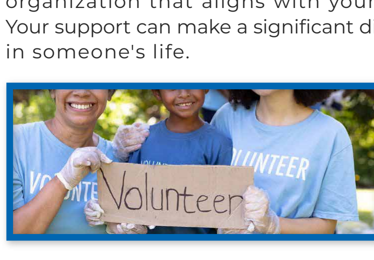
As the world unites to celebrate the International Day of Charity on September 5th, we are reminded of the tremendous power of kindness, empathy, and giving. This day serves as a reminder that, regardless of our backgrounds, cultures, or geographical locations, we share a common bond: the desire to make the world a better place.

Charity is more than just giving; it's a fundamental expression of our humanity. It transcends borders and connects us on a deeper level. It's about reaching out to those in need, lessening suffering, and creating positive change. Whether it's helping a neighbor in distress, supporting a local cause, or contributing to a global initiative, every act of charity ripples through our society, leaving a lasting impact.

On This International Day Of Charity, Let's Come Together To Amplify The Spirit Of Giving. Here Are Some Ways You Can Get Involved:

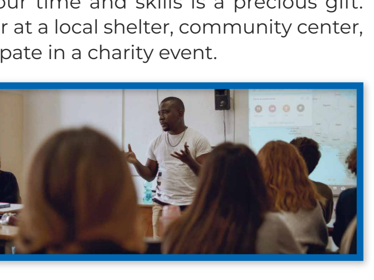
BE THE LIGHT

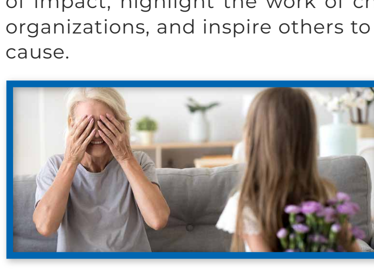
Donate:
Consider contributing to a reputable charity organization that aligns with your values. Your support can make a significant difference in someone's life.



Volunteer:
Giving your time and skills is a precious gift. Volunteer at a local shelter, community center, or participate in a charity event.

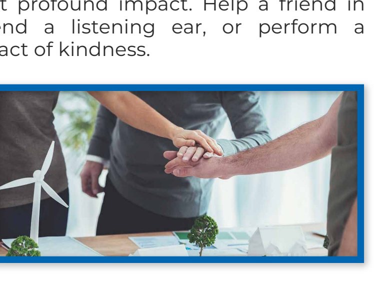
Spread Awareness:
Use the power of your voice to raise awareness about important social issues. Share stories of impact, highlight the work of charitable organizations, and inspire others to join the cause.





Acts of Kindness:
Sometimes, the simplest gestures can have the most profound impact. Help a friend in need, lend a listening ear, or perform a random act of kindness.

Support Sustainable Initiatives:
Explore ways to support sustainable projects that have a long-term impact on communities and the environment. Whether it's supporting clean energy solutions, reforestation projects, or promoting fair trade practices, your choices can make a positive contribution to our planet.



Remember, charity knows no boundaries. Each act, no matter how small, contributes to a brighter, more compassionate world. Together, we can make a difference and build a future where kindness and generosity prevail.

Below's A Link To A Comprehensive List Of Charities In The UAE That You Can Contribute To And Support:

https://u.ae/en/information-and-services/charity-and-humanitarian-work/ways-of-doing-charity-in-the-uae/charitable-organisations

SEPTEMBER 10 WORLD SUICIDE PREVENTION DAY (WSPD)

A Call For Compassion & Action

On September 10th, the world comes together to observe World Suicide Prevention Day, a day dedicated to raising awareness, promoting understanding, and taking action to prevent the tragic loss of life due to suicide. This day serves as a reminder that we can all play a vital role in supporting those struggling with their mental health and reducing the stigma surrounding this critical issue.

Each year, millions of individuals are affected by suicidal thoughts, and too many lives are lost to this preventable tragedy. It's essential to recognize that mental health is just as crucial as physical health, and together, we can create a supportive environment that fosters hope, empathy, and resilience.

Breaking The Silence:

- **Reach Out:** Sometimes, all it takes is a simple question: "Are you okay?" Reach out to your friends, family members, and colleagues. Let them know you're there to listen, without judgment.
- **Promote Open Conversations:** Encourage open discussions about mental health. Break the silence and let people know it's okay to talk about their struggles. Sharing personal stories and experiences can help reduce the stigma surrounding mental health challenges.
- **Educate:** Learn the warning signs of someone who may be in distress and educate yourself about available resources and support networks. Knowledge empowers us to act effectively.
- **Be Kind:** Small acts of kindness can have a profound impact on someone's well-being. A kind word, a listening ear, or a thoughtful gesture can make a world of difference.
- **Support Mental Health Initiatives:** Advocate for mental health resources in your community and workplace. Support organizations that focus on mental health education, prevention, and support.

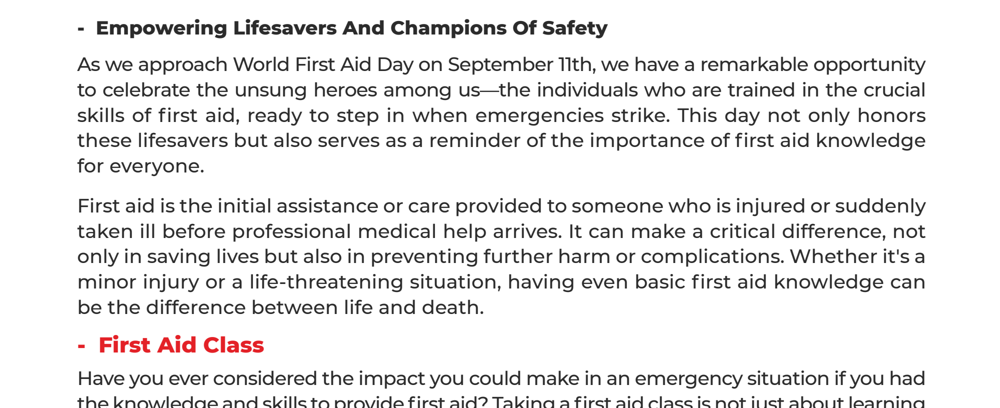
On World Suicide Prevention Day, let us stand united in our commitment to creating a world where everyone feels valued, supported, and understood. Together, we can bring hope to those who need it, and we can work towards a future where the pain of suicide is replaced with a message of compassion and resilience.

Here is a link to worldwide suicide hotlines:

https://blog.opencounseling.com/suicide-hotlines/

REMEMBER, YOU ARE NOT ALONE. TOGETHER, WE CAN MAKE A DIFFERENCE.

SEPTEMBER 11 WORLD FIRST AID DAY



- **Empowering Lifesavers And Champions Of Safety**

As we approach World First Aid Day on September 11th, we have a remarkable opportunity to celebrate the unsung heroes among us—the individuals who are trained in the crucial skills of first aid, ready to step in when emergencies strike. This day not only honors these lifesavers but also serves as a reminder of the importance of first aid knowledge for everyone.

First aid is the initial assistance or care provided to someone who is injured or suddenly taken ill before professional medical help arrives. It can make a critical difference, not only in saving lives but also in preventing further harm or complications. Whether it's a minor injury or a life-threatening situation, having even basic first aid knowledge can be the difference between life and death.

- **First Aid Class**

Have you ever considered the impact you could make in an emergency situation if you had the knowledge and skills to provide first aid? Taking a first aid class is not just about learning techniques; it's about becoming a lifeline, a calm presence in times of crisis, and a champion of safety within your community.

1. Lifesaving Skills:
First aid training equips you with essential skills to assess and provide initial care in emergencies. From treating minor injuries to recognizing and responding to life-threatening situations, these skills can make a critical difference before professional help arrives.

2. Confidence:
Imagine the confidence you'll gain from knowing what to do in various emergencies. You'll be better prepared to handle unexpected situations, which can help reduce panic and prevent further harm.

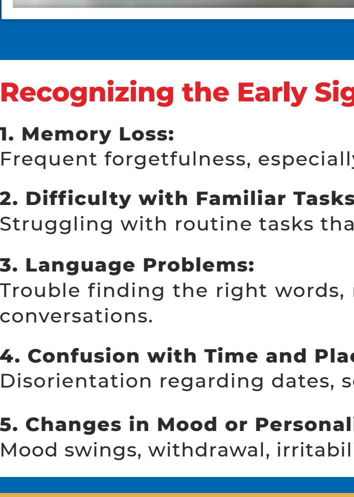
3. Preparedness:
Emergencies can happen anywhere, at any time. Whether you're at home, work, or in public spaces, being prepared with first aid knowledge ensures that you're ready to act when needed most.

4. Empathy and Support:
By learning first aid, you become a source of support and comfort for those around you. Your ability to provide aid can bring relief to someone in distress and can be a profound act of compassion.

5. Community Impact:
A community with well-trained individuals in first aid is a safer community. By taking a first aid class, you contribute to the overall safety and well-being of the people around you.

Save Fast training academy have a qualification that has been developed to qualify you as a First Aider. Learners must successfully pass one day formal training course that is accredited through an awarding organization. This certificate is valid through 2 years and is Internationally recognized by American Safety and Health Institute + Locally approved by Dubai Corporation for Ambulance Services. The course usually costs around 249 AED whenever there are slots available.

SEPTEMBER 21 - WORLD ALZHEIMER'S DAY



Caring Beyond Memory:

On September 21st, the world comes together to observe World Alzheimer's Day, a day dedicated to raising awareness about Alzheimer's disease, supporting those affected by it, and advocating for greater research and understanding of this challenging condition. This day holds special significance as we acknowledge the impact of Alzheimer's not only on individuals but also on families, caregivers, and communities worldwide.

Alzheimer's disease, a progressive brain disorder, affects millions of people, causing memory loss, cognitive decline, and changes in behavior. The impact on individuals and their loved ones can be profound, as they navigate the challenges of caring for those with this complex condition.

Recognizing the Early Signs:

1. Memory Loss:
Frequent forgetfulness, especially recent information or important dates.

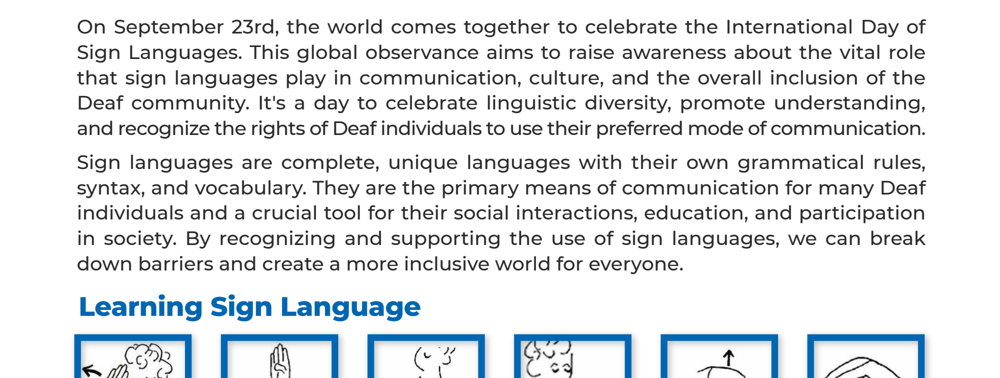
2. Difficulty with Familiar Tasks
Struggling with routine tasks that were previously easy to do.

3. Language Problems:
Trouble finding the right words, repeating phrases, or difficulty understanding conversations.

4. Confusion with Time and Place:
Disorientation regarding dates, seasons, or forgetting locations.

5. Changes in Mood or Personality:
Mood swings, withdrawal, irritability, or loss of interest in activities once enjoyed.

SEPTEMBER 23 INTERNATIONAL DAY OF SIGN LANGUAGES

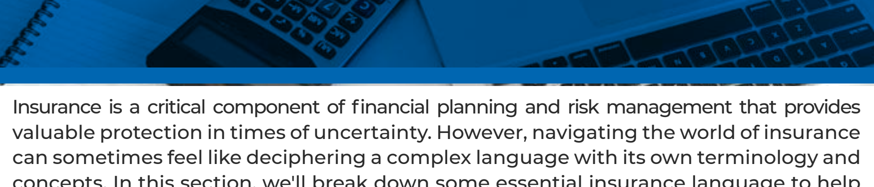


- **Empowering Communication:**

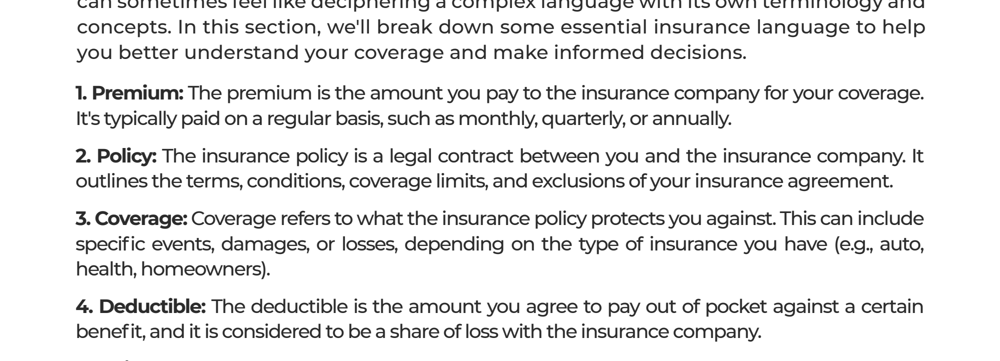
On September 23rd, the world comes together to celebrate the International Day of Sign Languages. This global observance aims to raise awareness about the vital role that sign languages play in communication, culture, and the overall inclusion of the Deaf community. It's a day to celebrate linguistic diversity, promote understanding, and recognize the rights of Deaf individuals to use their preferred mode of communication.

Sign languages are complete, unique languages with their own grammatical rules, syntax, and vocabulary. They are the primary means of communication for many Deaf individuals and a crucial tool for their social interactions, education, and participation in society. By recognizing and supporting the use of sign languages, we can break down barriers and create a more inclusive world for everyone.

Learning Sign Language



DECODING THE LANGUAGE OF INSURANCE: UNDERSTANDING THE TERMS AND CONCEPTS:



Insurance is a critical component of financial planning and risk management that provides valuable protection in times of uncertainty. However, navigating the world of insurance can sometimes feel like deciphering a complex language with its own terminology and concepts. In this section, we'll break down some essential insurance language to help you better understand your coverage and make informed decisions.

1. Premium: The premium is the amount you pay to the insurance company for your coverage. It's typically paid on a regular basis, such as monthly, quarterly, or annually.

2. Policy: The insurance policy is a legal contract between you and the insurance company. It outlines the terms, conditions, coverage limits, and exclusions of your insurance agreement.

3. Coverage: Coverage refers to what the insurance policy protects you against. This can include specific events, damages, or losses, depending on the type of insurance you have (e.g., auto, health, homeowners).

4. Deductible: The deductible is the amount you agree to pay out of pocket against a certain benefit, and it is considered to be a share of loss with the insurance company.

5. Claim: A claim is a formal request you make to the insurance company when you experience a loss or damage covered by your policy. The insurance company evaluates the claim and, if approved, provides compensation as specified in the policy.

6. Coverage Limit: The coverage limit is the maximum amount the insurance company will pay for a covered claim. It's essential to understand your coverage limits to ensure you have adequate protection.

7. Exclusion: Exclusions are specific situations or events that are not covered by your insurance policy. It's crucial to review the policy exclusions to understand the situations where you won't be compensated.

8. Premium Increase: A premium increase occurs when the insurance company raises the cost of your coverage. This can happen due to various factors, such as claims history, changes in risk, or inflation.

9. Underwriting: Underwriting is the process the insurance company uses to assess the risk associated with insuring you. It involves evaluating factors such as age, health status, driving history, and more, depending on the insurance product being underwritten.

10. Broker : An insurance broker is a licensed professional who helps you understand different insurance options, provides advice, and helps you purchase the right policy for your needs.

Understanding these key terms is essential for making informed decisions about your insurance coverage. If you ever have questions about your policy or need clarification, don't hesitate to reach out to us. By mastering the language of insurance, you'll be better equipped to protect yourself, your loved ones, and your assets.