

LIABILITY INSURANCE

PRODUCT FACT SHEET

Liability Risk Appetite

With 50 years' heritage, Sukoon Insurance is one of the leading insurers in the UAE, offering a flexible and customised approach to insurance challenges. With a gross written premium of AED 5.41 billion in 2024, we are rated 'A' by Standard & Poor's and 'A2' by Moody's.

Our wide range of capabilities and high capacities allow us to provide Aviation, Energy, Engineering, Liability, Marine, Property and Financial Lines insurance covers, tailored to specific risk requirements.

Liability Underwriting Offering

- With a dedicated Expert Liability Underwriting team, we deliver Liability Insurance Solutions including routine standard covers and bespoke solutions for our insureds.
- With a full-fledged in-house claims team, we settle simple to complex claims timely and meticulously.
- Our in-house legal team, along with panel of expert external lawyers, are ready to defend our insureds legally in courts should the need arise.
- Our panel of external surveyors and legal consultants are ready to assist our insured customers with any risk assessment or any complex legal requirements that may exist.

Casualty

General Third-Party Liability | Public Liability | Product Liability | Comprehensive General Liability | Workmen's Compensation | Employer's Liability

General Third-Party Liability | Public Liability

Covers the Insured's legal liability against Third-Party Property Damage and/or Third-Party personal injuries arising out of the Insured's business activities/operations.

Cover available for

- Operational risks like residences and malls, industrial risks and infrastructure.
- Construction and contracting works. For construction projects, project specific TPL cover is available with a policy period of up to 5 years and cover can be CAR Section II.

Product Liability

Covers the Insured's legal liability against third parties due to the product sold by the Insured. Cover for all type of products available except Medical implant/pharma.

Workmen's Compensation

Covers the Insured's Liability at Law, as per Worker's compensation laws, for any injury to or death of the Insured's employee at the workplace.

Employer's Liability

Covers the Insured's Legal liability at common law to their employees.

Energy Casualty

Covers Legal Liability of Insured's who are in Petrochemical, oil and gas, including refining and distribution.

Financial Lines & Professional Indemnity

Professional Indemnity

Covers the insured's Legal Liability to third parties for any errors, omissions, negligence or wrongful act in rendering, or failure to render professional services in connection with a project. This includes the conduct of any person for whom the Insured is legally responsible.

- **Annual policies** for all kind of professions - Accountants, Auditors, Legal Consultants and Lawyers, Real Estate Brokers, IT Consultants, Telecom and Media Companies, Architects and Engineers, Construction Contractors, Facility Management Consultants and Contractors, Designers, Planners, Project Managers, Yoga Teachers.
- **Single Project Professional Indemnity** – For construction projects with a longer duration – up to 84 months, including the maintenance period, followed by a 10-year extended reporting period.

Director's and Officer's Liability

Protects individuals (directors and officers of Company) from personal losses if they are sued as a result of serving as a director or an officer of a business or other type of organisation. It can also cover the legal fees and other costs the organisation may incur as a result of such a suit.

- Pre-underwritten D&O product coverage for private businesses with a turnover of up to AED 190 million.
- Tailor-made D&O cover for all private and public shareholding commercial enterprises.

Cyber Insurance

- Protects against civil liability for financial loss resulting from third-party data loss or privacy breaches.
- Loss of money due to ransom demand.
- PCI fines arise from privacy breach.
- Insured's own costs to notify individuals in event of privacy breach.
- System repair and restoration in case of damage to data due to hacking attack.
- Cover for loss of revenue during system downtime.
- Electronic fraud.
- Media Liability.

Fidelity Guarantee

Cover against losses committed by the employees, whilst in the course of duties as a result of any act of forgery, embezzlement, larceny and fraudulent conversion of money or goods that are under their custody

Money Insurance

Protects against loss of money whilst on the premises during business hours, in a locked safe outside of business hours, and whilst in transit between specified locations by authorised employees.

Contingency and Event Cancellation

Bespoke cover for financial loss of money due to event cancellation beyond the Insured's control, who can either be the organiser or the event management company.

Loyalty / Affinity

Automobile Affinity

- ADR (Automobile Deductible Reimbursement)
- SMART repair (small dents and paints)
- Tire Repair / replacement
- Lost Key replacement
- GAP cover (RTI – Return to Invoice, Finance GAP)
- Involuntary Loss of Employment (ILOE)
- Automobile Warranty (Extended Warranty, Post-Manufacturer warranty)
- Total Loss Protection

White Goods Affinity

(Mobile phones and other consumer goods like Television, Laptop etc.)

- Accidental Damage and Liquid Damage
- Extended warranty (Post-Manufacturer warranty)

Medical Malpractice

Protects from legal claims related to medical malpractice, such as negligence, prescription of wrong medication, faulty diagnosis & treatment of patients. It is mandatory under UAE laws for medical professionals to obtain malpractice insurance. The policy provides comprehensive coverage and covers a wide range of professional risks. It covers claims arising from injury, trauma, or death of patients.

Individuals Medical Practitioners:

- Physicians / Doctors - all specialisation including Plastic Surgeon, Neurosurgeon, Obstetrics and Gynecology.
- Allied health – including Pharmacists, Physiotherapists, Ambulance staff.
- Nurses and home care given, midwife.
- Clinics / Hospitals.

Institutions

- Medical centers,
- Hospitals with all facilities including OT, ICU, child birthing
- Tertiary care centers

Our Liability Experts



Yunus Khan Ghasura
Head of Liabilities



Ali Raza
Lead Liabilities
Underwriter



Reema Adnan Ahmad Tayeh
Senior Business Development
Underwriter – Liabilities



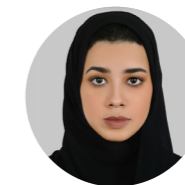
Sumathi Govindan
Liabilities
Underwriter



Arun Mohan
Liabilities
Underwriter



Ekta Kapoor
Assistant Liabilities
Underwriter



**Shayma Mansoor Ali
Farhan Alhadhrami**
Associate Liabilities Underwriter



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