



RELEVANT
Insurance Protection

ABOUT AVON INSURANCE BROKERS (AIB)

Established in Dubai in 1998, AIB is serving thousands of satisfied customers across all Emirates with strong reputation among our customers and industry peers,

The company is promoted and managed by Mr. K.V. Venkateswaran, in the Insurance business with over 25 years of experience. Mr.Venkateswaran is a qualified Chartered accountant and was with Dubai National Insurance Company for about 10 years prior to establishing AIB.

Why Avon Insurance Brokers

Globally, insurance regulatory authorities (including Ministry of Economy in the UAE) recognize the value added service provided by Insurance brokers. Regulators and Insurers have agreed that in the event of a broker being used as a intermediary, the premium remains unchanged as opposed to directly dealing with an Insurance company. **The service of a broker comes therefore without any additional cost to you.**

The insurance policy is a fairly complicated legal document and an understanding of the insurance and legal complications in the fine print of the policy is essential. A professional broker can help you in this.

Individuals, Businesses and Organizations are exposed to various physical and financial hazards. A professional broker will help you understand this and help advise possible measures to counter these impacts with Risk Management services.

Insurance covers and policies evolve continuously. A professional broker would help you in getting access to up to date insurance products and services.

In a competitive and sensitive market, the quality of products and services are often compromised. A professional broker will assist you in getting the best available protection.

A professional broker can, should you so desire, provide guidelines in establishing the right Sum Insured, Values for insurance, Limit of indemnity etc.

A professional broker scrutinizes the policy document to ensure its accuracy with regard to cover, specification, extensions, etc. These could prove to be very critical at the time of claim.

In the event of a claim, it is important to present the same in a detailed and professional manner. A professional broker will work with you on this to ensure optimum benefit under your insurance program.

INSURANCE SOLUTIONS

- **Medical and Health Insurance- Individual and Group**
- **Personal and Business Property Insurance**
- **Commercial Property Insurance for Fire and Allied Peril**
- **Motor Accident Insurance**
- **Marine Cargo & Marine Hull Insurance**
- **Contractor's All Risk, Erection All Risk's, Plant & Machinery and Project Insurance**
- **Workmen Compensation Insurance**
- **Employers Liability Insurance**
- **Business Interruption Insurance**
- **General Third Party Liabilities Insurance**
- **Professional Indemnity**
- **Medical Mal Practice**
- **Travel Insurance**
- **Money Insurance**
- **Fidelity Guarantee Insurance**
- **Credit Insurance**
- **Directors and Officers Liability Insurance**
- **Mortgage Insurance**
- **Sabotage & Terrorism**
- **Cyber Liability Insurance**
- **Cargo / Stock Throughput Insurance**
- **Hauliers Liability**
- **Banc assurance**

Services

We are constantly striving to improve our quality standards to serve you better. For us to provide you with reliable solutions at quick response times, tailored to fit your precise requirements, we offer you the following comprehensive insurances services.

Risk Profiling

At AVON, we strongly believe in Relevant Insurance Protection (RIP) that aims to strike a balance between financial viability and adequate risk coverage. Relevant Insurance Protection means there is no overcharge nor is the insurance cover compromised so that you can Rest In Peace. We provide comprehensive risk assessments that include analyzing and defining the needs of customers, advising them on the steps to mitigate the risks and arranging relevant covers from reputed underwriters.

Issuance of Policies

We provide professional services of the highest quality in reviewing client's insurance needs, recommending customized insurance programs and coordinating the Issuance of policies. This includes the following:

- Ensuring that the fine print is taken care of.
- Documentation is as per underwriters' requirements

Renewals

Our core strength is in servicing existing customers by providing them best in class services and ensuring that they are in a position to take well informed decisions at all times. This activity would include the following:

- Timely reminders for renewals
- Review of covers for renewals that commensurate with the growth of business/ lifestyle (this is distinctively prevalent in the case of life & medical insurances) over the years.

Claim Settlements

Providing end to end solutions is a foremost quality that we thrive to achieve at Avon. We act on the client's behalf in representing and protecting their interests and co-ordinate claim settlements to ensure a smooth closure. This service includes the following:

- Advise on eligibility of the claim.
- Co-ordination with underwriters/surveyors
- Assistance in documentation
- Obtaining settlement

OUR CLIENTELE

"There's a place in the world for any business that takes care of its customers-after the sale."

Harvey MacKay



We strongly believe in unparalleled customer service & this is evident from the fact that we have built and continue to build a well diversified portfolio of clients over the last 10 years. We currently manage a database of over 40,000 clients spanning across various Industries through our qualified & dedicated professionals at AIB and continue to expand our network into newer horizons. Our expanse of our client portfolio includes the following Industries:

- Automobile
- Banking & Financial Institutions
- Construction & Engineering
- Electronics
- Hospitality & Food
- Hospitals & Medical Centres
- Jewellery
- Manufacturing
- Printing & Packaging
- Professionals(Lawyers, Architects, Accountants,)
- Real Estate & Facility Management
- Shipping & Cargo
- Wholesale/Retail Trades
- Others

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OUR INSURANCE PARTNERS

 The RELIABLE Insurer			 الوطنية للحياة والعامة NATIONAL LIFE & GENERAL	
				 سلامة SALAMA الشركة الإسلامية العربية للتأمين (ش.م.ع.) ISLAMIC ARAB INSURANCE CO. (P.S.C.)
				
 شركة الحزاة للتأمين ش.م.ع. AL SAFIYA INSURANCE COMPANY P.S.C.	 Al Fujairah National Insurance Co. (P.S.C.)		 شركة بحرات للتأمين (ش.م.ع.) Oman Insurance Company (P.S.C.)	
		 شركة الصقر للتأمين التعاوني Al Saqr Cooperative Insurance		
		 شركة الوثية الوطنية للتأمين AL WATHIA NATIONAL INSURANCE CO.		