

CORPORATE PROFILE 2023



Company Overview

20 Years

of experience in MENA region

Listed on

Abu Dhabi Securities Exchange (ADX)

Suite of Takaful Solutions

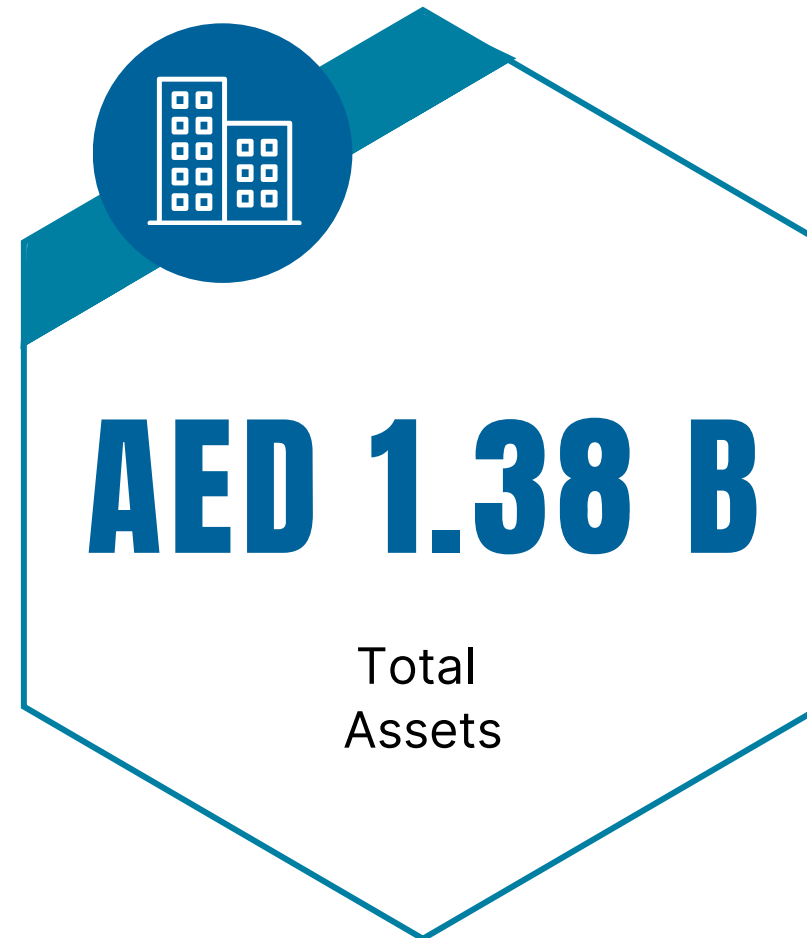
customized range of corporate and individual solutions

500,000 +

satisfied customers since inception



Our Key Metrics



Financial Strength Rating

'A-'

**Rating
by A.M Best**

Since 2016



'A-'

**Rating
by Fitch**

Since 2022

FitchRatings

Group & Individual Family Takaful



ADNTC's Group Family Takaful Plans are designed to **protect your greatest assets - your employees** by providing them complete financial security during unforeseen times.

We also offer tailor made Individual Family Takaful plans.



Group & Individual Medical Takaful



ADNTC's Group & Individual Medical Takaful Insurance is designed to give **best healthcare services for employees** which comes with customised plans, worldwide access, direct access to specialist, chronic disease, maternity, physiotherapy, dental, optical and many more



Corporate & Individual Motor Takaful



ADNTC's Corporate & Individual Motor Takaful Insurance is designed to **secure fleet of vehicles owned by businesses** by covering theft, fire, natural disaster, third party liability and many more



Casualty & Financial Lines Takaful



ADNTC's Casualty & Financial Lines Takaful Insurance is designed to **cover all risks** for:

Liability Lines

Real estate companies, food & beverage distributors and many more

Professional Indemnity

Architects & engineers, auditors, lawyers, accountant and many more

Financial Lines

Real estate companies, financial institutions, IT companies and many more



Casualty & Financial Lines Takaful

Lines of Business



Liability Lines



Professional Indemnity



Financial Lines



Summary at a Glance

Capacity:

AED 40 Million



Specifications:-

General Third Party Liability/ Public Liability, Product Liability, Comprehensive General Liability, Liability Section of Construction All Risk (CAR) & Erection All Risk (EAR), Workmen's Compensation & Employer's Liability

Capacity:

AED 20 Million



Specifications:-

Annual Cover & Project Cover

Capacity:

AED 10 Million



Specifications:-

Directors & Officers Liability

Risk Appetite Guide

- Real Estate Companies & Property Management
- Food & Beverage Distributors
- Wholesale or Distributing Sales of Goods/ Household Items
- Manufactures of Building Products
- Manufactures of Electrical Appliances
- IT Companies
- Facility Management Companies
- Construction Companies

- Architects & Engineers
- Auditors
- Advertising, Media & Marketing Agencies
- Accountants
- Lawyers
- Management Consultants
- IT Companies

- Real Estate Companies
- Financial Institutions
- Management Companies
- IT Companies



Territorial Scope:

GCC, Middle East, Africa, Turkey, Stans, Georgia, Armenia, Azerbaijan, Sri Lanka, India, Pakistan, Bangladesh, Nepal and interest abroad, excluding USA & Canada.



Jurisdiction:

Worldwide, excluding USA & Canada



Basic Requirement:

Proposal Form

Property Takaful



ADNTC's Property Takaful Insurance is designed to **protect residential/commercial buildings** by covering theft, fire, expenditure reimbursement, third party liability and many more

Property Takaful



Specifications

- Fire & Allied Perils Takaful
- Property All Risks Takaful
- Strata Takaful



Summary at a Glance

International Facultative Inward:-



Capacity:

Inward:
Up to AED 120 Million



Territorial Scope:

MENA (Excluding Lebanon, Libya, Yemen, Syria & Palestine)



Jurisdiction:

MENA



Risk Appetite Guide

- Real Estate (Residential/ Commercial Properties)
- Property Managers/ Facility Management/ Developers/ Owner's Association
- Hospitals/ Clinics
- Hotels/ Restaurants/ Cafes
- Schools/ Educational Institutions
- Malls/ Retail Chains/ Showrooms
- Advertising Agencies/ Media Broadcasting
- Telecommunications
- Cement Factory/ Steel Factory
- Metal Works Factory
- Electromechanical Industry
- Offices/ Services/ Consultancy/ Agencies

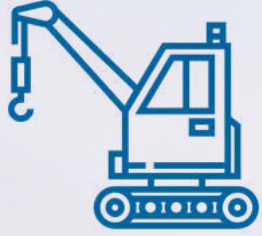
Marine Cargo Takaful



ADNTC's Marine Cargo Takaful Insurance is designed to **secure cargo and grow your business** by covering loss/damage to goods, hull, personal effects, wars, strikes, third party liability and many more



Engineering Takaful



ADNTC's Engineering Takaful Insurance is designed to **cover all project risks and liabilities** such as contract value, delay in start up, plant, machinery, equipment, third party liability and many more



Engineering Takaful



Specifications

- Contractor's All Risks (CAR)
- Erection All Risks (EAR)
- Delay in Start-Up (DSU) / Advance Loss of Profits (ALOP)
- Machinery Breakdown (MB)
- Machinery Loss of Profits (MLOP)
- Deterioration of Stock (DOS)
- Electronic Equipment (EEI)
- Civil Engineering Completed Risks (CECR)
- Contractor's Plant, Machinery & Equipment (CPM, CPE)
- Boiler Pressure Vessel Explosion (BPVE)



Summary at a Glance

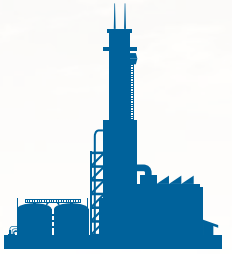
- International Facultative Inward:-**
- 
Capacity:
 Up to AED 60,000,000
 - 
Territorial Scope:
 MENA (Excluding Lebanon, Libya, Yemen, Syria & Palestine)
 - 
Jurisdiction:
 MENA



Risk Appetite Guide

- Commercial Building & High-Rise Structures
- Healthcare & Education
- Entertainment & Hospitality
- Landscaping & Civil Infrastructure
- Manufacturing & Industrial Construction
- Electronics Equipment
- Industrial Equipment & Machinery
- Construction Plant & Machinery

Energy Takaful



ADNTC's Energy Takaful Insurance is designed to **cover all energy risks** such as onshore property, refineries, machinery and equipment, plants and installation, pipelines, storage terminal, marketing asset and risk, power and utility risk and many more



Energy Takaful



Basis of Insurance



Facultative Inward



Co-insurance



Summary at a Glance



Capacity:

USD 7.5 Million any one risk on Sum Assured, Loss Limit, Estimated Probable Maximum Loss (E/MPL) basis



Territorial Scope:

Worldwide, excluding USA, Canada, Gulf of Mexico (GOM) - (For GOM: Names windstorms only)



Jurisdiction:

Worldwide, excluding USA & Canada



Risk Appetite Guide

- ✓ Onshore Property
- ✓ Refineries
- ✓ Machinery & Equipment
- ✓ Plants & Installation
- ✓ Pipelines (Oil, Gas, LNG, etc)
- ✓ Storage Terminal
- ✓ Marketing Asset & Risk
- ✓ Power & Utility Risk (If part of the downstream account)

Aviation Takaful



ADNTC's Aviation Takaful Insurance is designed to **cover all aviation risks and liabilities** such as aviation hull and third party liability, private jets and helicopters, airport owner's liability, operator's liability, air-side third-party liability and many more



Aviation Takaful



Basis of Insurance



Direct



Facultative Inward



Co-insurance



Summary at a Glance



Capacity:

- Aviation Hull:
USD 5 Million hull value
- Aviation Liability:
USD 50 Million any one
accident
(Combined Single Limit)



Territorial Scope:

Worldwide, excluding
USA & Canada



Jurisdiction:

Worldwide, excluding
USA & Canada



Risk Appetite Guide



Aviation Hull & Third-Party
Liability



Private Jets & Helicopters



Airport Owner's Liability



Operator's Liability



Airside Third-Party
Liability

Customer Centricity



Regulated by

Central Bank of UAE, Department of Health and DHA and Internal Sharia Supervision Committee



Suite of Takaful Solutions

customized range of corporate and individual solutions



Customer Loyalty

500,000+ satisfied customers since inception



Trusted Brand

Get cover from the Takaful Provider of first choice



ADNTC Experts

Our Takaful experts are listeners, advisors and change makers



World-class Reinsurers

We work with A rated Retakaful Operators and Reinsurers

Digital Centricity



Quick & Easy

Subscription/participation to our seamless Takaful insurance on our digital platform



Online Quotation

Visit our website or WhatsApp us to get a personalized quotation



Instant Takaful Policy Approval

Enjoy quick and real time Takaful policy issuance on selective products



Online Premium Payment

Pay online for new and renewal policies



Online Claim Submission

Instant and hassle-free online claim submission



Fast Claim Transfer

Get claim settlement amount directly transferred to your bank account



Online Complaint Registration

Register your complaints online on our website



WhatsApp Business

We are just a click away, WhatsApp us with your inquiries

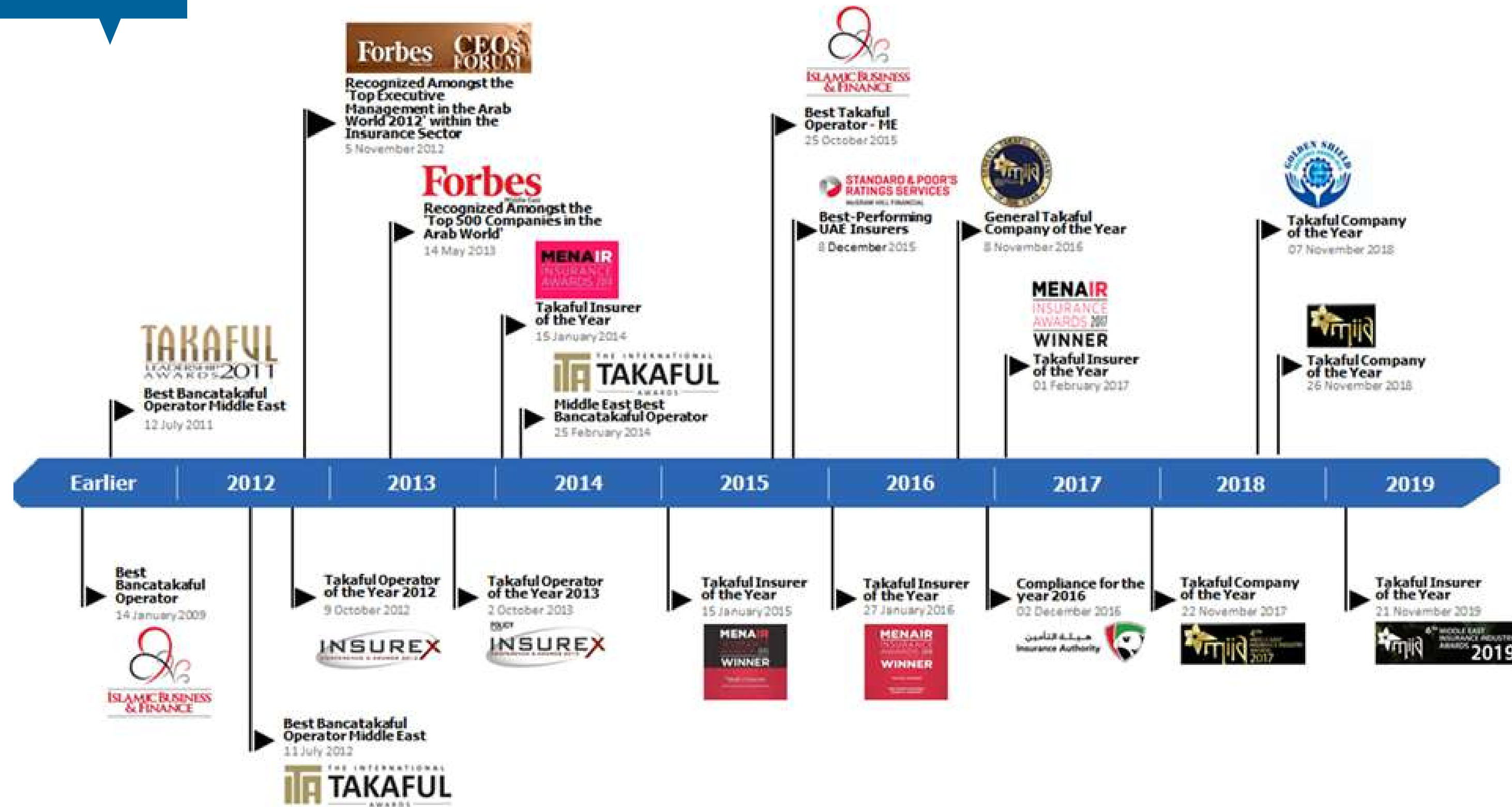
Awarded as

TAKAFUL COMPANY OF THE YEAR

by Middle East Insurance Industry Awards 2023



Other Awards




LET'S GET YOU INSURED!

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