

A stylized human figure logo composed of geometric shapes. The head is a light gray circle. The torso is a dark gray shape. The left arm is a large, curved red shape. The right arm is a large, curved light gray shape. The text "TRUSTED SERVICE FROM QUOTE TO CLAIM" is written in white, uppercase letters on the red arm.

TRUSTED
SERVICE
FROM
QUOTE
TO CLAIM



Metropolitan

Insurance Brokers L.L.C.

Always Eager To Serve You



ABOUT METROPOLITAN

METROPOLITAN INSURANCE BROKERS LLC are insurance advisers based in UAE, currently servicing clients in all Emirates of UAE. As a Corporate Authorized Representative of leading and financially stable Insurance Companies, we proudly provide a wide range of insurance products and services.

Our CEO, JOHN KOSHY, with an experience of 37+ years, inspires his team of qualified advisers to embody his standards of excellence so clients receive a wow experience every time.

Our Director, Zaied Naiyan is a seasoned sales professional in the insurance industry for more than 25+ years. Zaied's exceptional in-depth knowledge of insurance products, enable him to build strong relationships with customers and provide tailored solutions.

We understand insurance can be complex and risky. At METROPOLITAN, we:

- ▶ Minimize your business risks by equipping you with the right policies for your business
- ▶ Make choosing an insurance policy easy by providing tailored, expert service
- ▶ Deliver quality customer service and expert advice, from finding the correct quote to efficiently processing claims procedures

With METROPOLITAN, you'll get peace of mind by knowing that all your needs are covered, from quote to claim.



THE ROLE OF A BROKER

What does an Insurance Broker do?

METROPOLITAN INSURANCE BROKERS LLC advises individuals and business owners on the best ways to 'transfer' the inevitable risks they carry while doing business. This enables businesses to plan ahead with certainty, knowing they have financial protection against loss, injury or threat to the well-being of their business. We provide invaluable help in the event of a claim. We know and understand the system and can simplify a time-consuming and technically challenging process.

Our role is to always serve our client's interests with integrity. As a licensed broker in the UAE, we are governed by the laws of the UAE Insurance Authority. We conduct a risk and need analysis and then recommend the appropriate cover required to protect the individual or business assets, liabilities, and income.

As your insurance adviser, we will:

- ▶ **Save you time and money by managing your insurance needs**
- ▶ **Recommend appropriate insurers to match your business needs**
- ▶ **Eliminate the need for you to conduct product comparison shopping**
- ▶ **Respond promptly to all your requests**



QUALITY POLICIES AT COMPETITIVE PRICES

We recognize that policy quality and price are extremely important for business owners. Rest assured that with **METROPOLITAN INSURANCE BROKERS LLC**, you will receive high-quality, comprehensive policies that are **tailored to match your business risk requirements** and are competitive in the marketplace. Our **comprehensive risk analysis** and **trained personnel** ensure we ask the right questions so you receive the most suitable quotes for your individual needs. We only use industry-leading, financially stable insurance companies that provide excellent service, and we pride ourselves on our ability to offer quality insurance products and services.

We don't compromise on quality - and never will.



OPTIMUM BENEFITS TO YOU

We provide professionals with the security of dealing with experienced advisers at **METROPOLITAN INSURANCE BROKERS LLC**. Our expertise means we are at the forefront of what you need to protect your business. We also understand that insurance can seem complex and dull! We therefore provide you with:

- ▶ A **quick and efficient process** to obtain a **tailored policy** that is simple for you and made to match your needs.
- ▶ Access to leading **Specialist Insurance Companies**.
- ▶ Know that you will be protected and backed by METROPOLITAN customer service, from quote to claim.

Requesting a quote is quick and easy.

Call +971 4 358 68 60 or request a quote online through our user-friendly website: **www.metropolitaninsure.com**



INDUSTRIES WE SERVE

Our client base spans a diverse range of industries, encompassing:

- ▶ **Professional Services:** This includes sectors such as accounting, bookkeeping, tax consultancy, architecture, engineering, building consultancy, management consultancy, training provision, real estate, mortgage services, design and manufacturing, first aid and paramedical services, financial advisory, marketing consultancy, medical services (including doctors, nurses, pharmacists), legal translation, recruitment consultancy, and IT consultancy, among others.
- ▶ **Commercial Sector:** Our clients in this sector range from retailers, importers, and exporters to wholesalers, manufacturers, engineers, and businesses involved in agriculture and mining.
- ▶ **Trades:** We cater to a variety of trades including plumbing, painting, electrical work, building, carpentry, mechanical services, earthmoving, and crane operations.
- ▶ **Associations, Franchisers, and Industry Groups:** We excel in creating innovative insurance solutions tailored to the unique needs of associations, franchisers, and various industry groups.

Regardless of your business's nature, our goal is to provide exceptional service tailored to your specific needs.



INSURANCE PRODUCT RANGE

At **METROPOLITAN INSURANCE BROKERS LLC**, we offer a comprehensive range of insurance products and services tailored for various business needs, including:

CORPORATES / SME:

Engineering and Construction Insurance:

- ▶ Contractors All Risk Insurance (CAR)
- ▶ Contractors' Plant and Machinery Insurance (CPM)
- ▶ Delay in Startup Insurance (DSU)
- ▶ Deterioration of Stock Insurance (DOS)
- ▶ Electronic Equipment Insurance
- ▶ Machinery Breakdown Insurance (MBI)

- ▶ Machinery Breakdown & Loss of Profit Insurance (MBI & LOP)
- ▶ Mining Insurance

Liabilities & Financial Lines:

- ▶ Association Liability Insurance
- ▶ Bankers Blanket Bond Insurance
- ▶ Burglary Insurance
- ▶ Carriers Liability Insurance
- ▶ Credit Insurance
- ▶ Commercial Crime Insurance
- ▶ Commercial General Liability Insurance
- ▶ Cyber Liability Insurance
- ▶ Decennial Liability Insurance

Our aim is to provide businesses, both large and small, with the essential coverage they need to operate securely and efficiently.

OUR MANAGEMENT



**Mr. John Koshy
Moolaperoor**

Chief Executive Officer

Mr. John Koshy, a skilled Insurance and financial professional, having a Master's Degree in Mathematics and statistics with 30 plus years of experience in insurance and financial services industry and more than 25 years of practical sales and management experience.

As a quick learner, he also acquired several qualifications such as Diploma in Technical analysis (USA), Diploma in Insurance and Financial Management (LUTCF - Life Underwriter Training Council Fellow, USA) and Cert CII (UK).

He has been in the Advisory Board of Insurance Regulatory & Development Authority (IRDA), INDIA. He also served as the President of the Life Insurance Round Table (LIRT), Mumbai, Moderator of LUTC (Life Underwriter Training Council, USA).

During his three decades of service he worked in different organizations worldwide, such as Life Insurance Corporation of India, General Insurance companies, Bank, Mutual funds, Educational Institutions, Training Institute, Share and Stock **Metropolitan Insurance Brokers LLC.** in UAE.

He is a Creative Financial adviser providing financial planning strategies for both corporate and individual clients by accurately assessing each client's present and future financial needs, objectives and requirements.



Zaid Naiyan

Director

Zaid Naiyan is a seasoned sales professional in the insurance industry for more than 25+ years. Zaid's exceptional in-depth knowledge of insurance products, enable him to build strong relationships with customers and provide tailored solutions. He is widely recognized for his dedication to customer satisfaction and his commitment to delivering outstanding results. Zaid's passion for his work and his ability to adapt to market dynamics make him a valuable asset in the competitive insurance landscape of Dubai.



INSURANCE PRODUCT RANGE

CORPORATES / SME

Engineering and Construction Insurance

- ▶ Contractors All Risk Insurance (CAR)
- ▶ Contractors Plant and Machinery Insurance (CPM)
- ▶ Delay in Start up Insurance (DSU)
- ▶ Deterioration of Stock Insurance (DOS)
- ▶ Electronic Equipment Insurance
- ▶ Erection All Risk Insurance
- ▶ Machinery All Risks Insurance
- ▶ Machinery Breakdown Insurance (MBI)



- ▶ Machinery Breakdown & Loss of Profit Insurance (MBI & LOP)
- ▶ Mining Insurance

Liabilities & Financial Lines

- ▶ Association Liability Insurance
- ▶ Bankers Blanket Bond Insurance
- ▶ Burglary Insurance
- ▶ Carriers Liability Insurance
- ▶ Credit Insurance
- ▶ Commercial Crime Insurance
- ▶ Commercial General Liability Insurance
- ▶ Cyber Liability Insurance
- ▶ Decennial Liability Insurance
- ▶ Directors & Officers Liability Insurance
- ▶ Employee Fraud Insurance
- ▶ Employment Practices Liability Insurance



INSURANCE PRODUCT RANGE

- ▶ Environment Impairment Liability Insurance
- ▶ Event Cancellation Insurance
- ▶ Event Liability Insurance
- ▶ Fidelity Guarantee Insurance
- ▶ Freight Forwarders Liability Insurance
- ▶ Jewellers Block Insurance
- ▶ Kidnap and Ransom Insurance
- ▶ Management Liability Insurance
- ▶ Medical Malpractice Insurance (Individual)
- ▶ Medical Malpractice Insurance (Hospitals and Clinics)
- ▶ Money Insurance
- ▶ Product liability Insurance
- ▶ Product Recall Insurance
- ▶ Public liability Insurance



- ▶ Professional Indemnity Insurance (For Individuals)
- ▶ Professional Indemnity Insurance (For Projects & Institutions)
- ▶ Stock Brokers Crime & Professional Liabilities Insurance
- ▶ Third Party Liability Insurance
- ▶ Tour Operators Liability Insurance
- ▶ Transport Operators Liability Insurance
- ▶ Workmen's Compensation & Employers Liability



Marine, Cargo, Aviation

- ▶ Airport Liability Insurance
- ▶ Airport-Airfield Owners/ Operators Insurance



INSURANCE PRODUCT RANGE

- ▶ Airside liability Insurance
- ▶ Aviation Contractors Insurance
- ▶ Aviation premises Hangar Keepers Insurance
- ▶ Business and General Aviation Fleet Insurance
- ▶ Business Jet Insurance
- ▶ Fuelling Liability Quest Insurance
- ▶ Haulier's Liability Insurance
- ▶ Loss of Hire Insurance
- ▶ Loss of License Insurance
- ▶ Marine Operators Liability Insurance
- ▶ Marine Builders Risk insurance
- ▶ Marine Cargo Insurance
- ▶ Marine Hull Insurance
- ▶ Marine Hull - Pleasure Craft
- ▶ Marine War Insurance
- ▶ Public Liability
- ▶ Air Traffic Control
- ▶ Individual Insurance

Property & Energy

- ▶ Business Interruption / Loss of Profit Insurance
- ▶ Hotel Comprehensive Insurance
- ▶ Industrial All Risk Insurance
- ▶ Shop Owners package Policy
- ▶ Land Rig Insurance
- ▶ Landlords Insurance
- ▶ Office Multi Cover Insurance
- ▶ Portable Property Insurance
- ▶ Property All Risk Insurance
- ▶ Strata Insurance (Residential)
- ▶ Strata Insurance (Commercial)
- ▶ Plate & Glass Insurance





INSURANCE PRODUCT RANGE

Life & Personal Accident Insurance

- ▶ Group Credit life insurance
- ▶ Group Personal accident Policy
- ▶ Group Travel insurance
- ▶ Group Life Insurance policy
- ▶ Group Life and Personal Accident Policy



Group Medical insurance

- ▶ Corporate Group Medical Insurance
- ▶ SME Medical Insurance

Employee Benefits Insurance

- ▶ Group Gratuity Funding
- ▶ Group Life Insurance
- ▶ Group Pension Schemes
- ▶ Group Personal Accident insurance
- ▶ Workmen's Compensation Insurance
- ▶ Employers Liability Insurance

Business Protection Insurance

- ▶ Key Man Insurance
- ▶ Partnership Insurance
- ▶ Mortgage Insurance
- ▶ Shareholder Protection Insurance



INSURANCE PRODUCT RANGE

Motor Fleet Insurance

- ▶ Motor Fleet Insurance
- ▶ Motor Comprehensive Insurance
- ▶ Motor Third Party Insurance

Group Travel Insurance

- ▶ Group Travel Insurance



Miscellaneous

- ▶ Farm Insurance
- ▶ Fine Arts Insurance
- ▶ General Specie Insurance
- ▶ Livestock Insurance
- ▶ Boat Insurance (Private)
- ▶ Boat Insurance (Commercial)



INDIVIDUALS

Life Insurance

- ▶ Term Plan - pure risk cover
- ▶ Unit linked insurance plan (ULIP) - Insurance + Investment opportunity
- ▶ Endowment Plan - Insurance + Savings
- ▶ Money Back-Periodic returns with insurance cover



INSURANCE PRODUCT RANGE

- ▶ Whole Life Insurance -
Life coverage to the life assured for whole life

Critical Illness Insurance

It pays out a lump sum if you are diagnosed with a life-threatening illness such as cancer or heart disease



Savings & Investment

- ▶ Tailored plans to suit your dreams
- ▶ Systematic Investment Plans (SIP's)
- ▶ Lump sum Investment plans
- ▶ Single Premium Insurance Plans

Child Education / Marriage Plans

For fulfilling your child's life goals like education, marriage, etc.

Retirement Plans

Plan your retirement and retire gracefully.

QROPS

Qualifying Recognized Overseas Pension scheme.





INSURANCE PRODUCT RANGE

Medical Insurance

Cover you for costs of eligible treatment resulting from an unexpected illness.

Personal Accident Insurance

Cover for Accidental death, permanent total disablement, permanent partial disablement, temporary total disablement, repatriation of mortal remains and medical expenses.

Home Insurance

- ▶ Home & Contents Insurance
- ▶ Home Warranty Insurance

Motor Insurance

- ▶ Motor Comprehensive Insurance
- ▶ Motor Third Party Insurance



Travel Insurance

- ▶ Individual Travel Insurance

Pet Insurance

Pet insurance helps to cover the cost of veterinary treatment in the event of an insured animal falling ill or being injured in an accident. Some policies will also pay out if a pet dies, is lost or stolen or causes injury to a third party or damages a third party's property.



INSURANCE PREMIUM FINANCE

We understand that cashflow is important to businesses, especially for start-ups and SMEs. That's why we offer monthly payment options on insurance premiums.



We work with you to develop insurance solutions to suit your needs, and will provide you the most competitive and comprehensive option for the cover you require.

**With us, you'll get
trusted service,
from quote to claim.**



OUR PARTNERS

OUR VALUED PARTNERS
WHO WORK WITH US
AND OUR CLIENTS



**Thank you for taking
an interest in our business.**

If you've read this far, we hope you're
interested in working with

METROPOLITAN INSURANCE BROKERS LLC

GET IN TOUCH

We welcome your enquiries, and look forward to providing you with tailored solutions to your unique business needs

Please contact us via: +971 569 45 55 45

info@mibdubai.ae

www.metropolitaninsure.com



Metropolitan

Insurance Brokers L.L.C.

Always Eager To Serve You

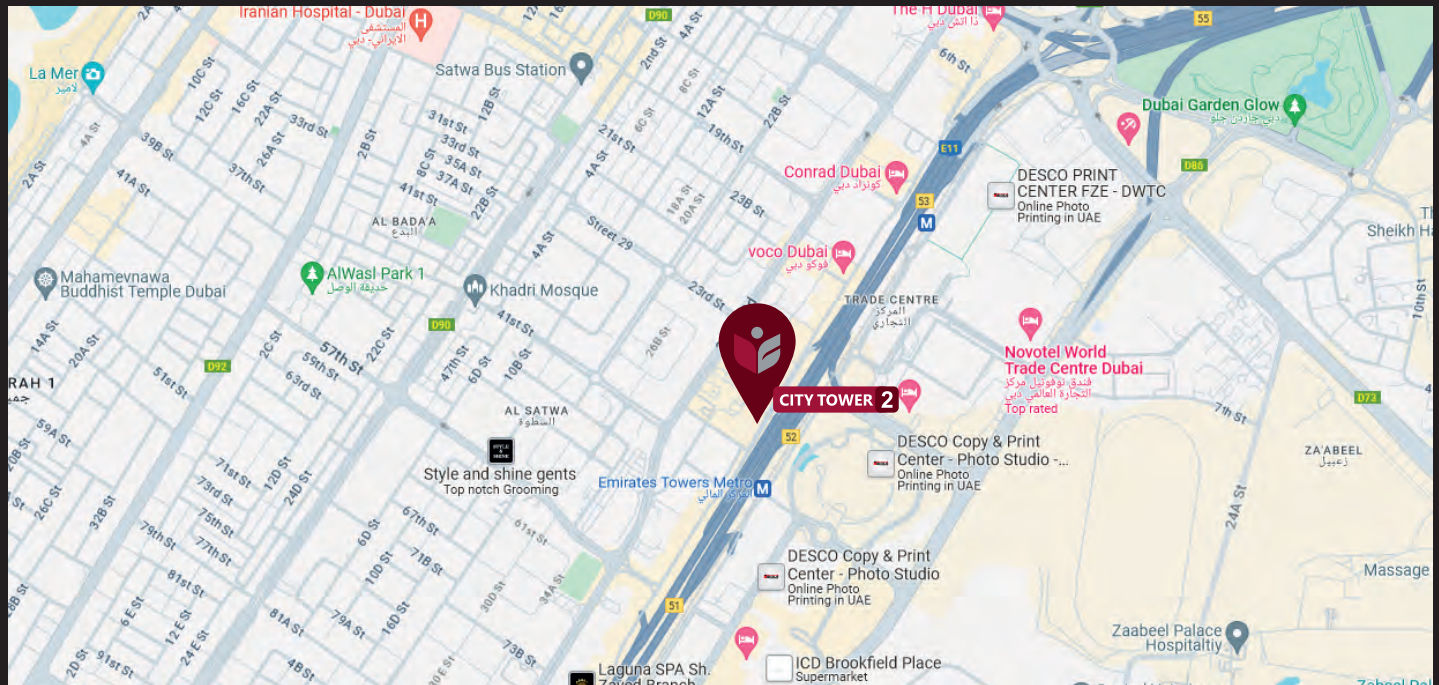
Corporate Office:

P.O. Box 119483, Office No. 1702,

17th Floor, City Tower 2.,

Sheikh Zayed Road, Dubai, UAE

Tel: +97143586860 • Fax: +97143586861



info@mibdubai.ae

DISCLAIMER

"This material contains general information only and may not suit your particular circumstances. To decide if a policy is right for you, please carefully read the relevant Product Disclosure Statement (PDS) and/or Policy wording. While we have exercised due care and skill in preparing this information, **METROPOLITAN INSURANCE BROKERS LLC (METROPOLITAN)** does not accept any legal responsibility or liability for negligence or otherwise to you or anyone else who seeks to rely on this information. This includes, without limitation, loss arising from a possible failure of the information to comply with statutory or regulatory requirements or the failure of the information to identify other terms and conditions beyond those considered in this document. You should obtain advice to ensure that your policy provides adequate cover for your circumstances.

"**METROPOLITAN INSURANCE BROKERS LLC (METROPOLITAN)** is a Corporate authorised as an Insurance Broker duly licensed by the Insurance Authority of UAE with Registration No. (186), to provide insurance broking and consultancy services and act as an intermediary in bringing together clients."