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Chairman's Message



For over 50 years, WEHBE Insurance Services (WIS) has helped private and corporate clients in the GCC, Middle East and around the world fulfill their insurance goals, needs and requirements.

As a member of the renowned WEHBE Group, WIS enjoys highly efficient relationships with our competent associate offices, which allow us to manage risks on local, regional and global levels.

At WIS the client always comes first, and we never compromise when it comes to your security and protection. We recommend only the most effective and competitive insurance solutions that cater to your specific requirements, both now and in the future.

When you're WEHBE insured, you can look forward to the highest standards of professional service, tailor-made solutions, and most of all, an experience you can trust.

Welcome to WEHBE Insurance Services

Munger Wehler
→

Managing Director's Message



Through the years, WEHBE Insurance Services has built solid relationships between our team members and our clients. So our growth will always depend on our continuous ability to provide the highest professional and individual services to our clients, while still guaranteeing first class security.

WIS provides a wide range of competitive products and services that expertly takes care of all your insurance needs and challenges without ever losing the personal touch.

With 50 years of experience, the strength of international insurance partners, and a constant dedication to excel, WIS is an experience you can trust.

Now enjoy the peace of mind that comes with being WEHBE insured.

Dana Wehler

Corporate Insurance

At WIS we believe that the key to running a successful business is proper and effective risk management, and we offer products that match your business needs while providing you with perfect protection cover. Our dedicated, efficient team attends to your claims from submission, negotiation, right to satisfactory settlement.

While we have the skills and expertise to handle all types of commercial business, we specialize in the following:

- General Accident Insurance
- Property All Risks/Burglary Insurance
- Marine Cargo/Hull Insurance
- Professional Risks Insurance
- Medical Malpractice Clinics/Hospitals/Individuals' Insurance
- Professional Indemnity Insurance
- Directors' and Officers' Liability
- Engineering Risks Insurance
- Art Gallery and Jeweller's Block Insurance
- Specialized and Tailor-Made Schemes

We know how much we value your possessions and the need to secure them against unexpected loss or damage. So our insurance programmes are comprehensive, and from secure insurers that safeguard your business and valuables against the widest possible risks.



Employee Benefits

Group Life And Disabilities Insurance

WIS provides a variety of comprehensive, cost effective customized benefits solutions to meet your requirements for loss of life or limb.

For the past 50 years our comprehensive benefits packages have not only helped our loyal clients retain their best employees, but also to minimize their losses.

Our areas of expertise include:

- Group Life & Personal Accident
- Group Personal Accident
- Group Income Protection / Permanent Health Insurance
- Workmen's Compensation
- Employers Liability
- Key Person – Death/Disability
- Critical Illness (Group)
- Kidnap Ransom & Extortion
- Group Pension Plans

Medical Insurance

Medical inflation is constantly on the rise, and as governments look to reduce their expenditure on free healthcare, medical insurance is now a “must-have protection”. The medical insurance market is currently flooded with a multitude of providers offering a variety of plans and options, and selecting the right medical insurance is becoming harder and more confusing.

As an independent broker with years of experience, we've carefully studied the market, and are able to select renowned local and international insurance companies who offer the best corporate medical products to meet your needs. So we can offer you the finest cover, options, terms/conditions, pricing and, most importantly, claims service and security for various insurance schemes.

WIS offers the following, outstanding benefits and services:

- Individual & Group Plans
- Local &/or Regional &/or Worldwide
- Agencies with Leading Insurance Companies
- UAE Based or International Insurers
- Cash-less Settlement Facility
- Online Claim Tracking
- Tailor-made schemes for large groups
- Great rapport with insurers and providers to facilitate speedy claims services



Financial Planning

- Direct dealing with members for all claims related matters, thus taking away the burden from HR departments
- Excellent success ratio for converting denied claims to paid claims
- Professional medical team to assist members with benefit queries and claims related matters
- Thorough claims review analysis will be conducted periodically to help clients manage their medical schemes
- Full review and preparation of membership packages in accordance with your specific requirements
- Dedicated messenger services
- Special arrangements provided to accommodate urgent requests for additions or deletions, urgent cards, etc.
- Review of invoices for accuracy prior to release
- Presentations and inductions to educate members on their medical plans
- Ability to service our client's employees with their personal insurance requirements

When it comes to insurance, there is no substitute for experience. Through our team of highly experienced professional financial advisors, our commitment to deliver premier advice to each and every client is assured.

WIS provides bespoke financial planning and services solutions to help you protect your family, invest for future wealth and meet your saving goals with a range of internationally portable products.

Our key services in this arena extend to, but are not limited to, the following:

- **Life and Critical Illness:**

Life policies ensure that your family will be financially provided for in the event of the untimely death or catastrophic illness. Providing such security for your loved ones is the cornerstone of a sound financial plan.

- **Investments and Savings:**

Whether your objective is for wealth creation, or saving for a particular goal, WIS can help you invest and save via regular savings, lump sums, or specialist means. With access to leading, world-class fund managers, you can rest assured that with WIS, you will always have a wide range of investment options.

- **Education:**

The most important gift a parent can give their child is the gift of a quality education – especially in today's increasingly competitive world, where higher education is seen as the key to success.

WIS policies are designed to help you save for your children's education, thus giving them a huge advantage in life.



Motor Insurance



- **Retirement:**

Enjoying a golden retirement depends on three things – your close relationships, your state of health, and your financial security.

With the right retirement planning and products you can make the most of whatever you have saved during your working life, allowing you to enjoy, rather than endure, your later years.

Other financial services include:

- Trust and Estate Planning
- Loan Protection and Repayment
- Mortgage Services
- Children's Protection Plan



From private clients, to commercial clients, to vehicle fleets; WIS has designed the best insurance plans with select panels of insurers to efficiently meet your needs. Through the incorporation of the most up to date technology in the sector clients are guaranteed a swift reply and response to all their queries and requests.

We are also able to negotiate the following additional insurance benefits for high-value vehicles:

- 5 years agency repairs
- 24-hour roadside assistance
- Emergency medical expenses
- Personal injury cover
- Coverage includes Sultanate of Oman
- Car hire benefit
- Third party limit up to AED 5,000,000
- P.A. benefits to driver and passengers

Our highly trained and experienced motor insurance staff are equipped to deal with all your insurance requirements - whether you need a quotation, wish to take out a new policy, make a claim, or renew your policy; all this and more can be simply carried out through a single window system. After all, our aim is to make your life simpler, easier and better.



Private Insurance


After 50 years of advising clients nationally, regionally and internationally, WEHBE Insurance Services brings a distinctive wealth of experience and expertise to accommodate and meet your private insurance needs in the following spheres:

- **Home Insurance:**
Covers private dwellings, including buildings, household contents, and personal belongings against loss or damage caused by a wide range of perils, as well as third party liability.
- **Motor Insurance:**
Covers private cars used for social and domestic purposes, and for business purposes as well.
- **Travel Insurance:**
Covers you over a specific period against accidental death, liability, medical injury or illness, loss of luggage, loss of passport, cancellation of flights etc. whilst travelling on business or holiday.

ULTIMATE

The innovative ULTIMATE program has been specifically created by WEHBE Insurance Services for the high net-worth client with much to protect, from high-valued homes, art and jewelry, to luxury cars and yachts. We are here to assist you with our proven experience and vast array of distinctive services - from loss prevention consultations and solutions, to overseeing complex collections of fine art.

Our preferred strategic partners also bring together the best-in-class experts to preserve your assets, maximize convenience, and provide peace of mind.



ULTIMATE insurance caters for the following high end needs:

- **Building & Contents:**
We present the broadest coverage available for home insurance.
- **Jewellery & Fine Arts:**
As a collector of fine art, antique furniture or jewelry, we ensure that you have worldwide coverage specifically customized to meet all your needs.
- **Private Yacht & Jet:**
Whether you own a 25 foot speedboat, a 250 foot mega yacht, or a private jet, our professional team will make sure that you're covered – giving you the peace of mind to enjoy the lifestyle you so richly deserve.
- **Luxury Sports Vehicles:**
We provide liability and physical damage insurance for cars driven by individuals for personal use. Extended benefits are available to meet all your requirements.
- **Holiday Homes in EU & ME:**
Our coverage includes protection under one policy (with similar benefits and terms) for your other properties, which may be situated in Europe and the Middle East.

Why WEHBE Brokers?



Simply put, we provide the best client-tailored services.

Our experience and presence in the market has given us real insights into your needs, and the knowledge of our dedicated resource teams allows us to build long lasting solutions that work for you.

For exceptional service, outstanding products and total peace of mind, visit us at the following central locations in the UAE and Lebanon:

WEHBE Insurance Services LLC - Dubai

5th Floor, Oud Metha Offices
Oud Metha Road
P. O. Box: 2550
Dubai, United Arab Emirates
Tel: +971 4 324 2345
Fax: +971 4 324 4010
Email : info@wehbeinsured.com

WEHBE Insurance Services LLC - Abu Dhabi

18th Floor, 3 Sails Building,
International Business Centre Corniche,
Abu Dhabi, United Arab Emirates
Tel: +971 2 6815555
Email : info@wehbeinsured.com

WEHBE Marketing Services LLC - Dubai

2nd Floor, Oud Metha Offices
Oud Metha Road
P. O. Box: 2550
Dubai, United Arab Emirates
Tel: +971 4 324 2345
Fax: +971 4 324 4010
Email : info@wehbeinsured.com

WEHBE Insurance Services SARL - Beirut

401 Modca Building, Hamra Street
Beirut, Lebanon
Tel: +961 1 743 216 / 7 / 8
Fax: +961 1 745 116
Email : info@wehbeinsured.com