

YOUR COMPLETE GUIDE  
TO INSURANCE IN THE UAE

# MY POLICY

Issue 01 summer 2009



inside

**What is life  
assurance**  
why you and your  
family need it

**NEW**

# WHAT IS MY POLICY?

*MY POLICY* is a compelling, user-friendly guide to the often confusing and complex world of insurance. It's a complete, 'how to' toolkit that clearly explains all the key personal insurance categories – and helps the man on the street save money and make better, well-informed choices about the style of cover protecting his family, home and possessions.

*MY POLICY* explains the main types of cover available, how they work, and the pitfalls to avoid when seeking coverage in the UAE. This tremendously informative booklet includes sections on: Motor, Medical, Life, Home Contents, Takaful, Travel, Pet and Brokers.

*MY POLICY* will also include a helpful glossary, a list of all insurance companies

in the UAE and practical advice on choosing the right provider, whether this is through a broker or through the insurance company directly.

Each section gives real examples of typical premium rates, and – importantly – explains exactly what you can expect your policy to cover. Whatever the insurance question, *MY POLICY* is a handy, convenient guide that will completely transform the reader's understanding, competence and confidence in the sector. Quite simply, it's compulsory reading for everyone needing to buy insurance. This pioneering new 52 page guide will play a key role in developing the personal lines sector in the UAE and provides insurers with an exceptional route to their market.



## **LIFE INSURANCE**

How do you choose the best cover for you and the family? What do we mean by 'term assurance' or 'endowment'? Why is life insurance often linked to a pension plan? How is the ratio between premium and cover value calculated?



## **MOTOR INSURANCE**

What are the different types of cover and what do they do? What's the legal procedure for making a claim in the UAE? How does an insurer calculate the value of your vehicle?



## **MEDICAL INSURANCE**

What types of cover are available, and typically, what ailments will be covered? (and what won't be?). Can policies cover families and individuals? How can you get cover when you are already ill?



## **HOME CONTENTS**

What items and effects will Home Contents insurance actually cover? How do you value household and personal items? What types of item is it best to insure?

# ADVERTISING SPECIFICATIONS

## Mechanical Data

A5 Full Page advert:

Trim size:

w165 x h235mm

All Type set in an area of:

w144 x h207mm

Bleed size:

w171 x h241mm

Double Page Spread:

Trim size:

w330 x h235mm

All Type set in an area of:

w309 x h207mm

Bleed size:

w336 x h241mm

## Advertising Rates

DPS - USD7,000

IFC Spread - USD8,400

IFC - USD5,750

OBC - USD6,500

IBC - USD5,250

Opp. Intro - USD4,500

Full Page - USD4,000

## Directory (elective)

per section - USD500

2 sections - USD600

3 sections - USD700

4 sections - USD800

5 sections - USD900

6 sections - USD1,000

7 sections - USD1,100

## Publication services

Conversion of original materials or services, such as layout, copy preparation of advertisements, will all be charged at publisher's rates. Approximate costs can be quoted in advance.

## Distribution

With an overall circulation of 12,300 copies, *MY POLICY* will be distributed to the people who matter most - the insurance-buying public. So copies will be available in

- Auto Showrooms
- Auto Service Centres
- Clinics
- Hospitals
- Insurance Companies
- Brokers Offices
- Financial Institutions
- Real Estate Agents
- Property Developers
- Retail
- Veterinary Centres.

*MY POLICY* will also be distributed at all the Hayya Clubs, including: Hayya Club-Meadows, Hayya Club-Town Centre, Hayya Club-Lakes, Hayya Club-Al Manazel Club-Burj Dubai.

## Digital files

All advertisements must be supplied as high resolution print ready PDF files on an Apple Mac-compatible CD with colour laser proof. The Publisher is not responsible if a colour laser proof is not supplied. If the advert is not supplied to the exact specifications set out above, i.e. if your advert is full bleed but incorrectly does not include any bleed on the document; TMF reserve the right to resize it to fit the type area.

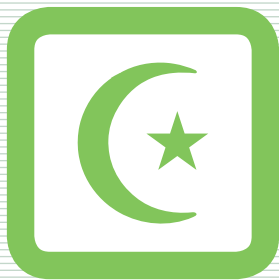
## Advertising Deadlines

Issue 01: 28th June 2009

Issue 02: 18th December 2009

## Send Materials to:

Production Manager  
The Media Factory FZ LLC  
PO Box 37262, Office 210,  
Building 5,  
Dubai Media City, Dubai, UAE  
sarat@themediainfactory.ae



## TAKAFUL INSURANCE

How does Shariah-compliant cover actually work? Are there any similarities with standard insurance? Is it available across a wide spectrum of insurance needs?



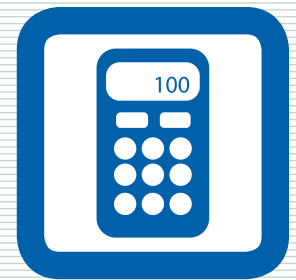
## TRAVEL INSURANCE

Why is travel cover so necessary, and what does it aim to protect? Is it more important in some countries than others? Will you also need separate medical cover?



## YACHT INSURANCE

The key types of yacht insurance are explained in detail, and the section assesses whether cover will apply for drydock maintenance, routine repairs, the challenges of international waters and the 'grey' areas of on-board parties and social gatherings.



## BROKERS

What does a broker do and how can a broker help you get the best insurance deal? What extra charges (commission) can you expect to pay if you go via a broker?

# GENERAL INFORMATION

## Unpaid Charges

If charges, due to the publisher for advertisements which have been placed correctly as per this rate card, are not paid in full, the publisher reserves the right to collect said charges from the advertiser. In addition, the publisher may hold the advertiser and its agency jointly and severally liable for all sums due and payable to the publisher, even if the advertiser has previously paid the agency.

## Frequency Discounts

Advertising contracts will be set up on a calendar year basis, unless the publisher is otherwise notified by the advertiser or the advertising agency that a different contract period is requested. In no instance will a contract period be longer than 12 months.

## Rate Changes

The publisher reserves the right to change rates and terms herein at any time without notice.

## Service Charges

A 1.5% per month service charge (18% annual percentage rate) will be added to all invoices 30 days or more past due. Where necessary, any legal or collection fees incurred in collection efforts will also be added to charges due.

## Order Errors

Oral agreements will not be binding on the publisher. Orders containing incorrect rates or conditions will be inserted and charged according to the rate card. Cancellations, we Cancellations of or amendments to existing bookings will only be accepted in writing 21 days prior to the date of publication.

## Publisher Liability

The publisher assumes no responsibility for any errors or omissions in any advertiser index, or in any advertising typeset by the publisher. The publisher is not liable for any failure to publish or circulate all or any part of any issue because of circumstances beyond its control. The liability for any error or omission or delay for which it may be legally held responsible, shall not exceed the cost of the space paid for and occupied by such individual advertisement.

## Advertiser Responsibility

The advertiser and/or the advertising agency representing undertakes and warrants that all material delivered to the publisher for publication shall be free of libel and that its publication will not infringe or violate any copyright, trademark, right of privacy, or any other statutory or common law property right of any

person, and that the advertiser and/or advertising agency will indemnify, defend and hold harmless the publisher, its agents, assigns and successors against any claim, demand, cost, expenses or damages, including reasonable legal fees incurred by the publisher, rising out of or in connection with any breach by the advertiser and/or advertising agency of any of the above.

## Publisher's Approval

All advertising is accepted subject to the terms and provisions of this rate card. The publisher reserves the right to reject advertising which it feels is not in keeping with the publication's standards. The publisher also reserves the right to place the word 'Advertisement' in advertising or to order other changes in the ad's format if, in the publisher's opinion, it resembles editorial.

## Editorial

Editor **Hussain Hadi**  
Managing Editor **Paul Godfrey**  
Deputy Chief Subeditor **Ken Campbell**  
Subeditor **Liz McGlynn**

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Managing Director **Andréa Slater**  
Sales Director **Chris Shaw**  
Director of Operations **Russell Frame**

**T M F**  
publishing

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