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Group Personal Accident Insurance



800 292
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Gulf Insurance Group (Gulf) B.S.C. (c)

Floor 39, Churchill Executive Tower, Business Bay
P.O. Box 5862, Dubai - United Arab Emirates
Telephone: +971 4 4476111

Email: info@gig-gulf.com, Website: www.giggulf.ae
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Shield your
growing
business

BUSINESS SECURE





Insurance for SMEs in the Retail and Commerce sector

- Simple and flexible multi-cover package
- Create your own protection
- Advanced payment in case of claim
- Competitive pricing

Whether your shop is on the high street or in a mall, we've got you covered with our shop insurance for retailers.

We provide cover for a wide range of retail businesses and we give you the freedom to tailor your cover to meet your needs. That means you get the cover that's right for your business – not someone else's.

At GIG we believe that every business is unique, that's why we provide bespoke solutions that match your specific needs.

Our Commitments

As SME experts, we know your business and aim to provide the best advice regarding risk management and regulations.

Over the last 3 decades, we have developed in-depth knowledge of industries in the region

- We understand the issues and obstacles you are facing
- We consult and advise to help the development of your company
- We will follow up the evolution of your company activity so you can always adapt your insurance to the changing environment.

Tailor made solutions for SMEs



This business insurance package has been designed for you

All covers are relevant for your activity and packaged together in order to address the core risks of your business.



Flexible selection of covers and limits, clear pricing

You can select and adjust the level of protection according to your needs and budget.



Easy to Manage

In one policy you cover your assets, your activity, your employees and your main liabilities.



Cost Savings

You get the advantage of the package; it is much more expensive to buy the covers separately.



GIG Claims Management

In case of a claim, you can get an advanced payment within 7 days (up to 50%) to ensure your business can continue. We are reliable, financially stable and we carefully select our service providers.

Overview of the product

This product is build for SME businesses of the retail sector* such as:

- Restaurants
- Coffee Shops
- Spa, Salons and Barber Shops
- Grocers
... and others

Product Features

In the retail sector, issues can happen with our business secure insurance for shops you can cover your main liabilities, your stock, business interruption and your staff... Just pick and chose the cover you need. Business Secure will help you to keep your business running in case of a disaster..

Business Secure essential covers includes:

- Business Contents
- Employers Liability
- Workmen Compensation
- Public Liability

Optional covers for the rerail sector includes:

- Stock
- Business Interruption (loss of revenues and increased cost of work)
- Goods in transit
- Computer and Electronic Breakdown
- Product liability
- Loss of customers personal effects

And several additional covers you might select if you opt for a total protection (optional).

*Please note that this package might not be suitable for all shops

Run your business with peace of mind

Business Secure mixes a comprehensive product with adjustable level of limits and flexible optional covers.

COVER	Max Limit (AED)
ESSENTIAL COVERS	
Business Contents	1,000,000
Employers Liability	10,000,000
Workmen Compensation	As per labour law
Public Liability	10,000,000
OPTIONAL COVERS	
Portable Equipment	50,000
Building	10,000,000
Money in Transit	100,000*
Office Money	10,000
Fidelity Guarantee	100,000**
Personal Accident - Death	100,000
Directors and Officers	1,000,000
Professional Indemnity	1,000,000
Computer Breakdown	500,000
Business Interruption	500,000
Loss of Profits	10,000,000
Stock	500,000
Product Liability	1,000,000
Goods In Transit	100,000*
Customers' Personal Effects	25,000

* per transit ** per employee covered



What you need to know

Why should I go for a package product like Business Secure?

- **It is simple:** You need only 1 policy to cover your activity, your liabilities, your assets and your employees.
- **It is flexible:** You can select covers and limits in order to focus on the risks you want to avoid and the level of protection you need.
- **It is affordable:** You get the advantage of several covers being packaged together.

I own a travel agency, should I take out Business Secure?

Yes, there is no better insurance solution than Business Secure for the retail sector – providing you access to covers that are specifically designed for your industry.

How do I calculate my premium?

With GIG you can rest assured that you will have complete transparency and total flexibility to choose the cover you are most comfortable with.

The premium takes into account your industry, size of the company and location and is based on the covers selected.

When can I start my insurance?

The insurance will start after completion of the application form and acceptance of cover by GIG with the condition of payment of your premium.

SME Insurance Solutions

No matter what your business is, our expert team at GIG works closely with you to provide customized insurance solutions.



Health Secure



Business Secure



Office Secure



Liability Insurance



Cargo Secure

For more information contact your nearest GIG branch, your Travel Agent, your Broker or log on to www.giggulf.ae