



ARAB FINANCIAL INCLUSION DAY
27 April

Amana Cooperative Insurance Company offers a wide range of insurance solutions designed to meet the special needs of its corporate and individual clients alike. Amana Cooperative Insurance portfolio provides a variety of products that cover health insurance, vehicle insurance, property insurance, fire insurance, freight insurance, engineering insurance and others. It is a specialized insurance that covers activities of various business sectors.

Travel insurance

Travel insurance seeks to achieve peace of mind for the traveler, whether it is tourism or business travel, as Amana Cooperative Insurance Company provides the necessary protection for the traveler against the dangers that he/ she may be exposed to. Travel insurance covers emergency medical expenses in most countries of the world around the clock. This insurance also compensates the insured for damages resulting from cancellation or delay of flight dates, or loss of luggage, in addition to many other benefits mentioned in the policy. Amana Cooperative Insurance Company provides five major traveler programs which vary in price and coverage limits.

General liability insurance or product liability

Amana Cooperative Insurance Company provides a general liability insurance policy with the aim of protecting from cases and judicial claims arising from exposure of others (the third party) to harm due to one of the activities practiced by the insurance applicant, whether inside the headquarters of practicing his production or service activity or during the marketing, distribution or sale of his products as this coverage pays the material compensation directly to the third party in addition to the litigation costs. This coverage is important for production and service establishments, construction companies, transport, freight and unloading companies in ports, in addition to production and service companies for their responsibility for the safety of the product they provide to their customers.

Properties Insurance

In the event that you own or rent a residential house, office, company, or factory, we provide insurance solutions that provide the best protection for it and its contents from the dangers or damages that may result from the dangers of fire, burglary, or natural disasters or those resulting from a rash or explosion of tanks, devices, water pipes, crash or collision resulting from vehicles or airplanes or losing parts thereof, or disturbances, riots and labor unrest, for an appropriate cost. We also offer coverage against fire and many other additional dangers, in addition to coverage against all dangers.



The most important insurances we provide to protect your property

- Insurance for homes and their contents insurance
- Insurance of stores, buildings, their contents and goods
- Insurance for factory buildings and industrial facilities

Personal accident insurance

Any person, Allah forbid, may be exposed to an accident that leads to his injury, disability, or death, and thus lose his income partially or completely, temporarily or permanently, which exposes his family to financial troubles.

Amana provides this coverage/ insurance - personal accident insurance - to financially secure the future of your family in the event of an injury or death as a result of an accident by choosing the benefits that suit your needs, therefore you enjoy peace of mind and security for your family, where you will be compensated or your family financially compensated in the event of an injury that results Allah forbid, total temporary or permanent disability, temporary or permanent partial disability, or death.

Money insurance

This policy covers the loss of cash, including banknotes, money transfers, chequess, bonds, postage, and the units in force in postal clearance machines that are in the ownership of the insured or in his custody:

- During transfer
- While it is in the places belonging to the insured specified in the policy schedule.
- While it is at the residence of the employer or any manager or employee working for the insured.

Dishonesty Insurance

This type of insurance covers the financial losses that the insured may suffer as a result of any act of fraud or dishonesty committed by any employee regarding his work for the insured. This policy is considered appropriate to cover dishonesty, especially for some categories of users such as cashers, financial accountants and storekeepers due to the nature of their direct work in dealing with cash or stock.

Marine insurance – goods

This type of insurance covers the loss or damage that the goods are exposed to during sea, air or land transport, whether within the Kingdom of Saudi Arabia or for the purpose of import and export.



Insurance shall be according to cover "all risks" or cover specific and named risks furthermore, the insurance is made either by an open policy or a single trip policy.

Work injury insurance

Under the Saudi Labor Law, every employer is responsible for paying compensation to his employees upon death, injury, illness, or disability as a result of work accidents that occur. The law determines the amount of compensation to be paid in each case due to compensation.

Therefore, this insurance covers work-related accidents that are part of any commercial or industrial activity.

Contractors' all risks insurance

The contractors' policy "against all risks" is specially designed for civil engineering projects such as building construction, bridges construction, road works and others as it provides comprehensive protection for the interests of contractors and project owners as well as subcontractors against all risks that they may be exposed to, except for what is specifically excluded from coverage.

Vehicle insurance

Motor insurance is divided into two types:

- Civil liability insurance for others

This policy is issued based on the Cooperative Insurance Companies Control Law issued by Royal Decree No. M / 32 dated 06/02/1424 H and its implementing regulations issued under Finance Minister Decision No. 596/1 dated 01/03/1425 H, and Cabinet Resolution No. 222 And the date 13/08/1422 H related to compulsory vehicle insurance, which covers legal liability towards third parties in the event that the insured has to pay compensation for any material or physical damage after the occurrence of an accident covered under the insurance policy and the limits of coverage for any accident covered under this policy 10,000,000 Saudi riyals.

- Comprehensive vehicle insurance

It covers any harm, loss, or damage to the insured vehicle or its accessories, in addition to the legal liability towards others as a result of an accident covered under this policy as a result of

- Car crash or rollover
- Fire, external explosion, auto-ignition, or lightning strike
- Burglary or theft (excluding robbery by the driver or tenant and breach of trust)
- Intentional harm is committed by a third party.



- Coverage extends to include losses resulting from natural factors, such as storms, floods, rain and hail

Health insurance

Amana Cooperative Insurance Company provides health insurance as stipulated in the unified document of the Cooperative Health Insurance Council, which stipulates that the employer concludes an insurance policy that includes all his employees and their family members who are covered by the cooperative health insurance system.

The policy includes the following benefits and coverage:

- Admission in the hospital
- Outpatient treatment
- Pregnancy and Birth
- Teeth medicine
- Medical glasses
- Hemodialysis
- Psychological conditions
- Cases of disability
- Alzheimer's cases
- Problem of the heart valves ...