



حمدان الكعبي
Hamdan Al Kaabi

Advocates & Legal Consultancy
للمدافعة و الاستشارات القانونية

INSURANCE LAW

CONCERNING INSURANCE
DISPUTES IN UAE

www.hkadvocates.com

INSURANCE DISPUTES IN UAE

Federal Law No. 6 of 2007, the Insurance Law is the law governing the relationship between the Insurer and the Insured or the beneficiary or between the insurance company and the policyholder, wherein the insurer is required to pay a sum of money or monetary indemnity in return of premiums or instalments or monetary sums paid by insured under the insurance contract. Insurer will indemnify the insured for losses occurring as a result of accident, risk occurred thereby subrogating the insured or the beneficiary in respect of its rights and obligations under the insurance contract, also known as Insurance Policy.

Insurance Authority is the institution governing and overseeing the insurances sector in United Arab Emirates and for ensuring the enforcement of Insurance Law. It shall be responsible for economic development of the country, provide best insurance services to the society, enhance awareness, identify the risks, determine unified premiums and payments, and protect the overall rights of the insured.

The Law also covers Insurance Operations including Life assurances, property assurances, life liability insurance, health benefit insurance, re-insurance, insurance agents, actuaries, insurance brokers, insurance consultant activities and so on.

Our team of qualified lawyers has the required efficiency and long experience in dealing with insurance claims through litigation as well as alternative dispute resolution methods for all kind of insurances including but not limited to health insurance, medical liability insurance, motor insurance, home insurance, fire insurance, travel insurance, commercial insurance, marine insurance and so on.

SCOPE OF LEGAL SERVICES

Our team is committed to offer the below Services related to Insurance Disputes with utmost skill, due diligence and professionalism:

- ✚ Filing of Insurance Disputes in the committee formed and managed by Insurance Authority in order to obtain the approval of claims.
- ✚ Filing of Appeals in the courts of UAE to challenge the decision rendered by Insurance Authority.



- ✎ Filing of claims for indemnification for recovery of losses and damages occurring due to accidents, injuries, deaths and the like.
- ✎ Filing of claims of indemnity for recovery the losses and damages occurring due to salvage for maritime companies, loss of equipment for manufacturing companies and so on.
- ✎ Filing of criminal cases in the courts of UAE for manipulation of documents, forgery, misrepresentation etc for the insurance companies and thereby claim compensation.

Representing insurance companies before the Insurance Committee.

- ✎ Provide Legal Consultation Services including but not limited to -
 - Reviewing insurance contracts/policy for insurance companies
 - Advising insurance companies on insurance requirements & related claims
 - Providing advice on the compliances of insurance companies requirements.
 - Advising on filing of claims for civil compensation.
 - Negotiation with insurance companies and reaching settlement
 - Providing advisory and opinions on several insurance policies whether or not listed above.

In general, we provide legal advisory and handle all kinds of disputes, complaints, representations, submissions concerning the Insurance Claims in UAE.

HK ADVOCATES

We, Hamdan Al Kaabi, Advocates and Legal Consultancy ("HK Advocates") are delighted to have an opportunity to provide our legal expertise and skills to our Clients and are pleased to provide you our professional legal services.

HK Advocates has experienced lawyers who have demonstrated commitment to their projects in all the Emirates of UAE, including but not limited to Abu Dhabi, Dubai, Sharjah, Ras Al Khaimah.

This document stipulates the comprehensive, broad and wide-ranging legal services to meet all your requested legal requirements and attend to all your legal needs.

The working relationship between Clients and Hamdan Al Kaabi, Advocates and Legal Consultancy ("HK Advocates") shall be based on the premise that HK Advocates shall act as the legal consultant for its Clients and can communicate for different services in the manner of including but not limited to email, telephone, documentation, physical meetings, virtual meetings etc.

HK Advocates shall endeavor to serve its Clients with the best possible legal services and is known to provide regular updates to fullest satisfaction of its Clients.

We are eager to provide you with our legal services, thereby enabling you to concentrate on the smooth working of your business activities and achieving your goals.



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