

Insurance at your  
Convenience



Toll Free Number

800-0-234

## ISLAMIC INSURANCE PRODUCTS

**Motor Insurance**

**Personal & Professional liability Insurance**

**Medical Insurance**

**Fire Insurance**

**Marine Insurance**

**Engineering Insurance**

**Money / Bankers Insurance**

**Electronics and Computer Hardware / Software Insurance**

**General Accidents Insurance**



## ABOUT US

Amana Insurance Agency is a dedicated team of qualified professionals who excel in experience and expertise in handling all kinds of insurance with a professional touch of service to our clients.

We aim to make insurance a transparent easy and hassle-free experience by providing a personal and effective insurance solution. Our objective is to provide our customers with insurance products and services with minimum rate in today's competitive market. We promise to make it as easy and convenient as possible. We believe in keeping the customers happy and providing them with products at a very competent price.

Our Agency has appropriate insurance products for covering Property, Engineering, Liability, General Accident, Marine etc. Which fully cater to the requirement of the vibrant energy commercial and industrial sector of Qatar. We also cover Motor, Personal & Professional Liability, Medical and Fire Insurances etc...

Amana Insurance Agency is a part of TECHSTAR GROUP. which has amply proved throughout its existence over the past 20 years, its capability in delivering solution to the different business sectors in Qatar.





## ISLAMIC INSURANCE – AN OVERVIEW

Islamic insurance is founded on the cooperative principle. Policyholder's premiums which are considered to be donation from the general fund from which any claims are met. At the end of the year, any remaining cash surplus (after deduction of expenses) is not kept by the company or its shareholders, but returned to the policyholders in the form of cash dividend or distributions.

Islamic insurance business is different from the conventional from which the shareholders, rather than the policyholders, benefit from the profits generated by the sale of insurance products and services and by insurance investment assets.

Insurance investment assets which are represented by insurance funds that accumulate over the retained surpluses reserves, provision and so on, are rewarded with percentage of the profit on these investment as distinct from the insurance business.

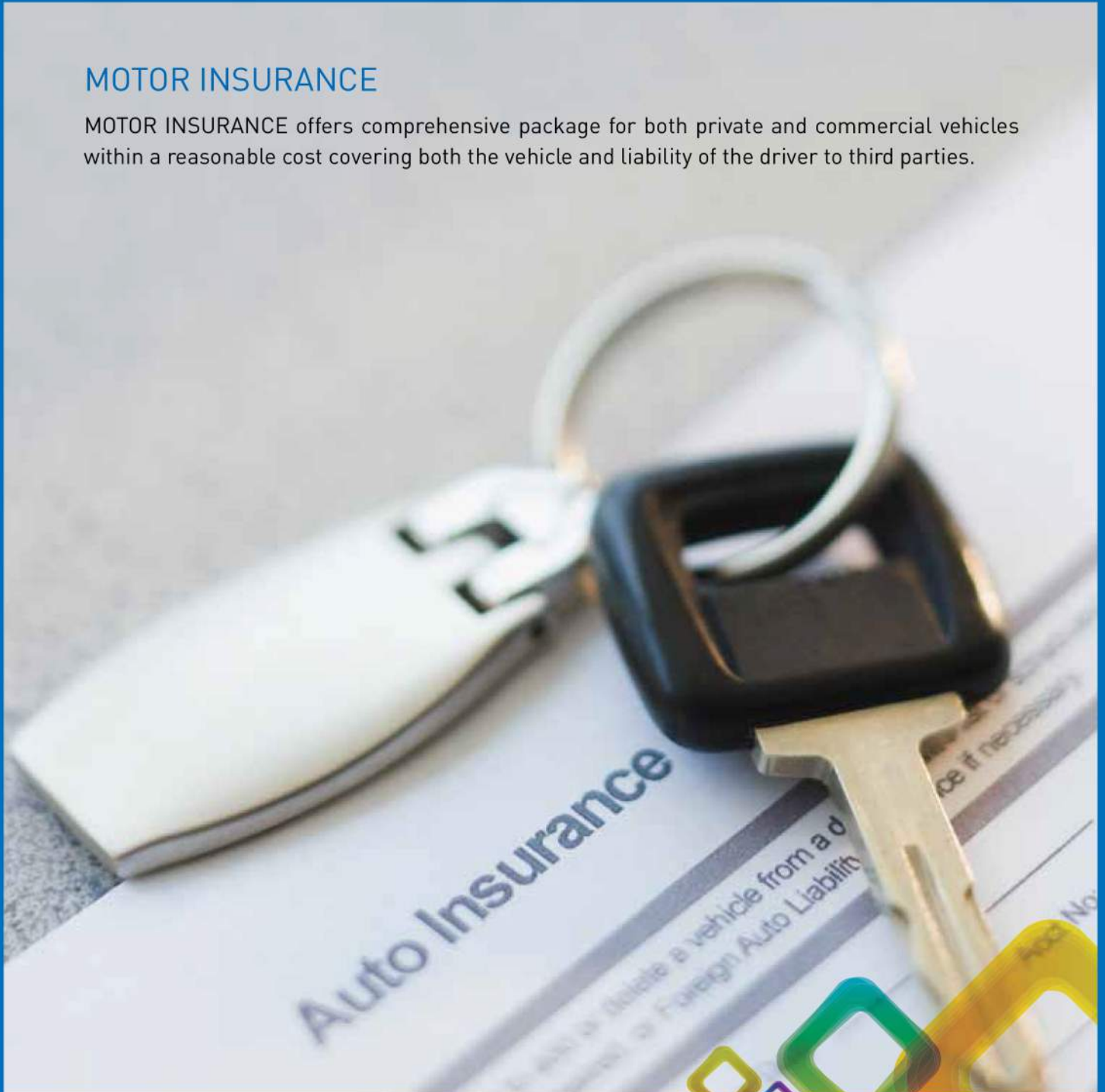
It follows that Islamic insurance is founded on the principle of separation between the funds and operations to the policyholders.

An area of major growth now is the Islamic alternative to the life insurance known as Takaful. This is fully compatible with Islamic principles; the Prophet (Peace be upon him) said: it is better to leave your heirs rich than to leave them poor and needy asking others for help. The main purpose of this form of insurance is to protect families from the financial hardship that may occur if the breadwinner goes unexpectedly or is permanently disabled as result of illness or accident. And as governments in many part of the world roll back the provision of state- funded welfare, Takaful covers look to play a growing part in providing security for our loved ones.



## MOTOR INSURANCE

MOTOR INSURANCE offers comprehensive package for both private and commercial vehicles within a reasonable cost covering both the vehicle and liability of the driver to third parties.



## PERSONAL AND PROFESSIONAL LIABILITY INSURANCE

Any company's most valuable assets are its employees; thus it has become an important need nowadays to provide the employees with suitable and affordable insurance. With the right insurance plan, the safety and comfort of the personals are assured and enable them to go on about their daily business.

Professional Indemnity Insurance.

Workmen Compensation Insurance.

Product Liability Insurance.

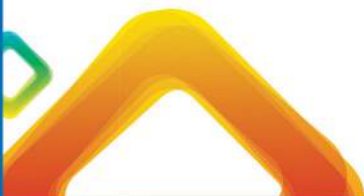
Directors and Officers Liability Insurance.

Medical Malpractice / Liability Insurance.

**Insured**

Yes ☐

No ☐



## MEDICAL INSURANCE

Your family and your business are your first concern. Your family is the most important part of your life, and you do your best to protect them from life's perils and uncertainties. Equally, the employees of your business are the most important asset of the business. By providing an environment in which your employees feel secure and look after will help your business to succeed.





## FIRE INSURANCE

Often we come across news on losses resulting from fires. Although preventing such devastating occurrence is often beyond our control, Fire insurance provides means to avoid their consequences financially.

Fire insurance provides various Policies against the consequences of fire. Apart from fire as basic cover, policies include protection for your expensive antiques, art, jewellery and other valuables. or your liability towards your visitors and neighbours through Householders insurance policy.

Householder's Comprehensive Insurance.

Fire Insurance.

Business Interruption.

Consequential Loss.

Property All Risk.





# MARINE

MARINE INSURANCE provides a wide range of coverage for Marine risks.

Marine Cargo Insurance (all types of cargo transported by different modes : sea, Land & air)

Marine Hull Insurance / yachts & motor Boats insurance.

Aviation Hull & Machinery insurance.

Freight Insurance.



## ENGINEERING INSURANCE

Growth in trade, Construction and Industrial sector in Qatar has substantially increased the demand for the Engineering Insurance.

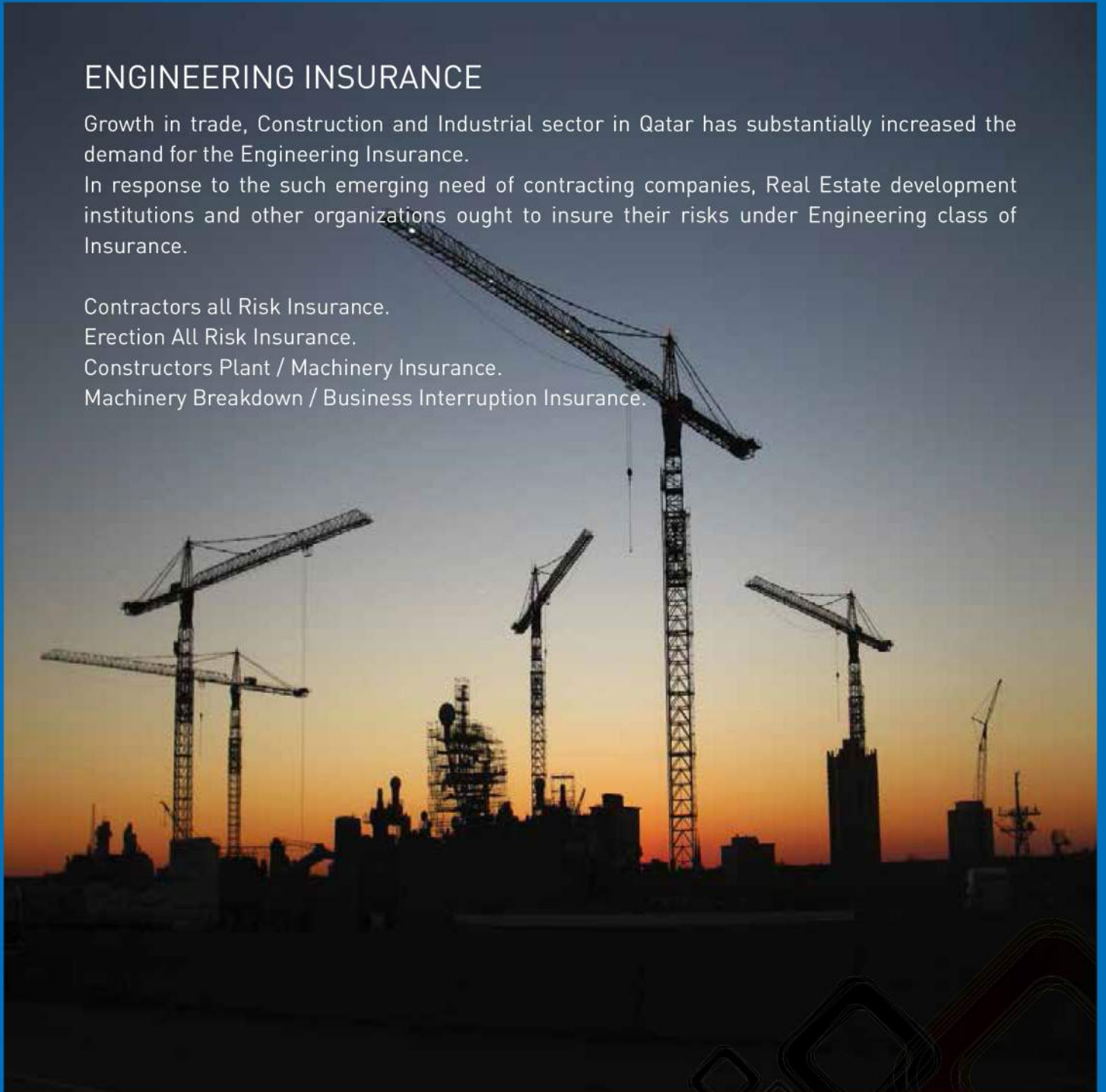
In response to the such emerging need of contracting companies, Real Estate development institutions and other organizations ought to insure their risks under Engineering class of Insurance.

Contractors all Risk Insurance.

Erection All Risk Insurance.

Constructors Plant / Machinery Insurance.

Machinery Breakdown / Business Interruption Insurance.



## MONEY / BANKERS INSURANCE

This insurance cover is specially designed to meet the needs of Banks and Financial institutions and serve as protection against financial loss that might arise during the course of their operation.

Cash in safe.

Cash in transit to and from the banks, customers etc.

Fidelity guarantee which protects the business against misuse of company's money and asset by employees.

Bankers Blanket Bond provides a comprehensive coverage to banking.

## ELECTRONICS AND COMPUTERS HARDWARE / SOFTWARE INSURANCE

This insurance is to cover damages for electronic and computer hardware/software that arises due to impact from a falling object, leakage of water or damage caused by viruses.

Computer's Risks.

Cyber Crimes





## GENERAL ACCIDENTS INSURANCE

GENERAL ACCIDENT INSURANCE provide cover against risks that are undisputable continuous threats in most human society. In case of any specified requirements, apart from the common insurance policies stated below. Please contact our Marketing team who will guide you in detail.

Burglary / Theft Insurance.

Plate Glass Insurance.

Office Multi Cover Insurance.

Travel Insurance.

Personal & Accident Insurance.

