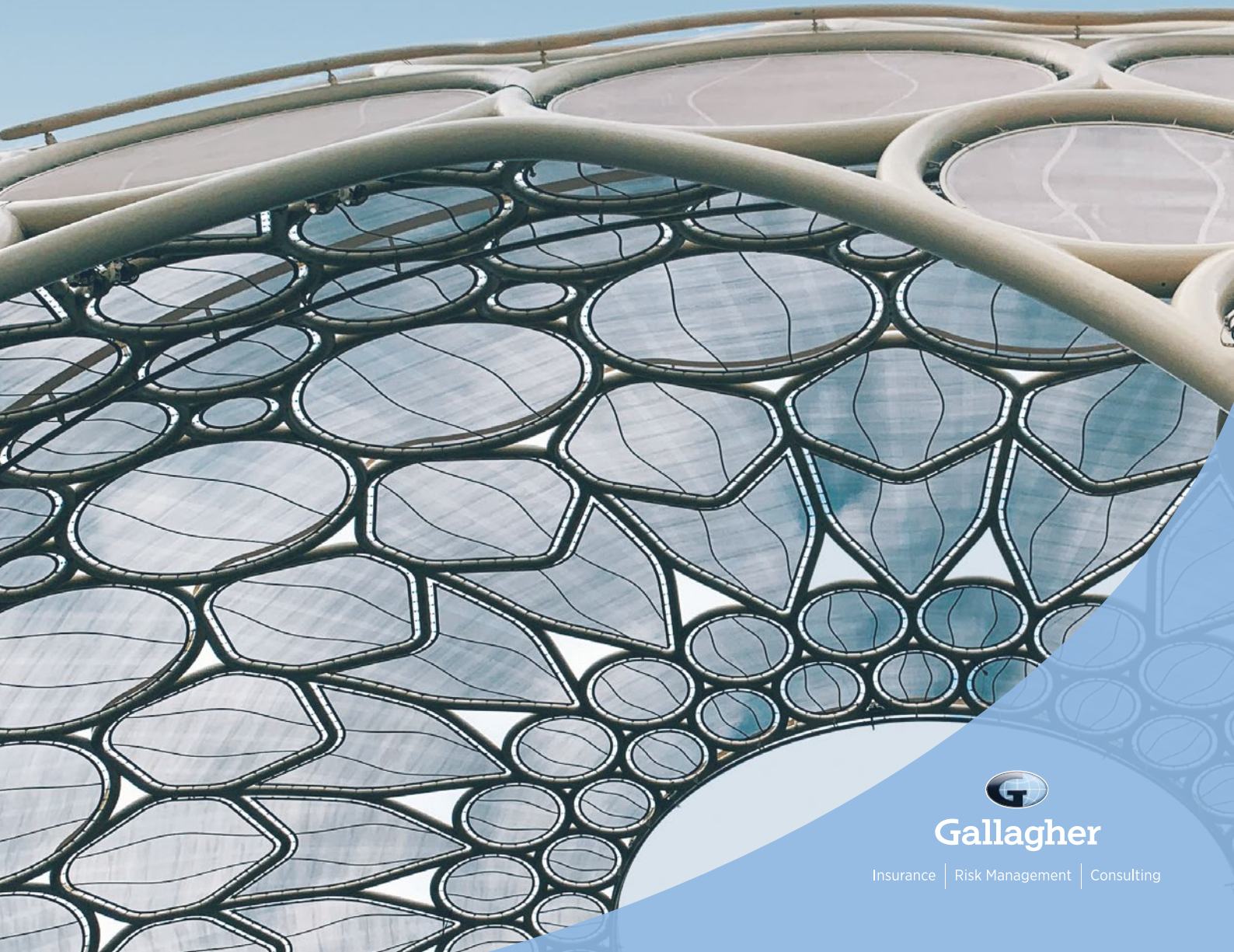


OUR CAPABILITIES IN THE MIDDLE EAST AND AFRICA



Gallagher

Insurance | Risk Management | Consulting

WELCOME TO GALLAGHER

Gallagher is one of the world's largest global insurance brokers, risk management services and consulting firms, headquartered in Rolling Meadows, Illinois.

Gallagher has 850+ offices globally and offers client service capabilities in 130 countries around the world through a network of correspondent brokers and consultants.



Through our worldwide operations and partnerships, Gallagher is helping international businesses of all sizes with their insurance, risk management and advisory needs. Our strong international presence means we are able to offer exhaustive solutions and products globally. When you work with us, you open the door to innovative products, comprehensive service offerings and impeccable customer service.

OUR PRESENCE IN THE MIDDLE EAST AND AFRICA



CORE CAPABILITIES

In the Dubai International Financial Centre (DIFC), Gallagher offers clients a specialty and facultative business. Our office is located in the symbolic Gate Building in the epicentre of the DIFC and from here we serve a broad base of clients from the vast geographic landscape that is covered from Dubai.

As the pendulum between east and west, and the gateway to some of the largest and fastest growing economies in the world, Dubai allows us to link effortlessly with our hubs in London and Singapore to provide a seamless service to our clients.

Our specialty business houses dynamic brokers who have exemplary reputations, secured from companies with deep regional roots. In the GCC and broader MEA region, clients are seeking alternative brokers for their insurance services and we intend to fill what is a substantial gap in the market.

At Gallagher, we place great importance on the motivation and happiness of our employees and we work to ensure that this cascades to the people and organisations with which we do business.

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NATURAL RESOURCES

Our influential Natural Resources team is part of the most experienced group of practitioners in the insurance market. We combine in-depth knowledge with broad expertise to provide tailored risk management solutions to our clients. What sets us apart is our experience in the region and ability to offer clients unique insights and solutions. We are not afraid to look at insurance differently and we take pride in what we do.

For us, the client always comes first. Companies that operate in the natural resources industry face a number of different pressures in a fast-changing business environment. With experience arranging and managing insurance programmes on behalf of independent companies, through to representing some of the world's largest players, Gallagher's Natural Resources specialists have you covered.

Who we work with

- Independent Exploration and Production Companies
- National Oil Companies
- Integrated IOCs
- Contractors
- Refining and Petrochemicals
- Power
- Renewables (geothermal, biofuel, solar, hydro and wind)
- Mining Companies
- Mining Contractors
- Complex or numerous Processing Plants
- Investors
- Banks and Lenders
- Trading Companies

Connect With Us

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What we offer

Upstream Energy

- Exploration (onshore/offshore)
- Physical Damage
- Loss of Hire
- Control of Well and Re-drilling, Seepage and Pollution
- Loss of Production Income
- Third-Party Liabilities
- Construction and Installation
- Delay in Start-Up
- War, Terrorism and Political Risks
- Decommissioning Liability
- Protection and Indemnity

Downstream Energy

- Property Damage
- Machinery Breakdown
- Business Interruption
- Contingent Business Interruption
- Increased Cost of Working
- Critical Natural Catastrophe
- Third-Party Liability
- Sabotage and Terrorism, Political Risks
- Weather Derivate

Power Generation (Conventional/Renewable)

- Property Damage
- Critical Natural Catastrophe Cover
- Sabotage and Terrorism
- Machinery Breakdown
- Business Interruption/Contingent
- Business Interruption
- Third-Party/Excess Liabilities
- Weather Guarantee (wind/solar/hydro)
- Cyber Risks

Heavy Industry, Metals and Mining

- All-Risks Physical Damage and Business Interruption General Liability
- Natural Catastrophe Cover
- Management Liability (inc. D&O)
- Construction and Engineering
- Cargo and Stock Throughput
- Environmental Impairment Liability
- Credit and Political Risks
- Cyber and Cybercrime
- Crisis Management/Kidnap and Ransom
- Evacuation Credit Management

Risk Consulting

- Financial analysis of risk tolerance
- Statistical analysis of loss data to evaluate alternative deductible options using both clients' and industry-wide loss data
- Exposure and natural catastrophe modelling (PRISM software)
- Analysis of Business Interruption and Contingent Business Interruption exposures
- Review of estimated maximum loss (EML) calculation and impact upon limits
- Benchmarking
- Analysis of insurance market capacity and emerging trends
- Alternative risk transfer (ART)
- Industry mutual (OIL), multiyear multi-class deals, retained risk financing plans, weather parametric
- Risk financing studies including optimising the use of captives
- Economic value added (EVA)—ACORN software
- Premium allocation support
- Training workshops on insurance topics of interest

COMMERCIAL PROPERTY



Our dedicated Commercial Property team combines a comprehensive product range, an integrated claims team, and strong market influence to deliver quality service and coverage to our clients.

Our broad expertise and hands-on experience in the region means we can arrange cover according to your requirements and risk appetite, with leading underwriters and the best possible terms.

Who we work with

- Insurance Companies
- Insurance Brokers
- Property Owners and Management Companies
- Real Estate Companies
- Manufacturing
- Retail/Religious/Scholastic Entities
- Mortgage Companies and Brokers

What we offer

- All-Risks Property Damage and Business Interruption Coverage
- Fire and Allied Perils
- Industrial All-Risks
- Loss of Income
- Plant and Machinery Breakdown
- Deductible Buy-Down
- Difference in Conditions (DIC)
- Shared/Layered Programme

Connect With Us

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CONSTRUCTION



Our Construction team arranges insurance for contractors and owner-controlled programmes across a range of industries. Our dedicated team strives to provide best possible risk transfer plans and client servicing. The team works with key stakeholders on projects of all sizes.

Our client base encompasses international, regional and other lead contractors and developers. Diverse project experience across developed and emerging economies allows us to develop robust and tailored insurance and risk management solutions for all of our clients.

Who we work with

- Governments and Local Authorities
- Contractors
- Engineers
- Financiers
- Project Sponsors
- Project owners across a range of industries

What we offer

- Construction All-Risks (CAR)/Erection All-Risks (EAR)
- Midterm CAR/EAR Project Cover
- Contractors' Plant and Equipment
- Civil Engineering Completed Risks
- Delay in Start-Up/Advance Loss of Profits
- Project Cargo
- Project Cargo Delay in Start-Up
- General Liability/Third-Party Liability
- Operational All-Risks
- Environmental/Pollution Liability
- Pre-Handover Operational Cover (Engineering Standstill Risk Insurance)
- Terrorism and Political Risk

Connect With Us

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FINANCIAL LINES



Our dedicated Financial Lines team combines over a decade of regional experience, with a comprehensive product range and strong market influence. The team delivers quality service and breadth of coverage to maximise the transfer of operational risk and claim events to insurance.

Increased demand for these specialist products is fuelled by frequently-changing legislation around the region and a greater awareness of loss events, and its impact on a company and its people. The value of these products has increased, and has the expectation of clients who expect a programme that is suitable, and will respond at their time of need.

Our team is armed with the wide-ranging experience needed to meet and exceed expectation.

Who we work with

- Financial Institutions, including but not limited to:
 - Asset and Wealth Management Firms
 - Banks (Retail and Investment)
 - Broker Dealers
 - FinTech Companies
 - Insurance Companies
 - Private Equity Firms and Portfolio Companies
 - Stock Exchanges
- Private Companies
- Public Companies
- Family-Owned Companies
- Investment Holding Companies, including Sovereign Wealth Funds

What we offer

- FI Bankers Blanket Bond (BBB)/Commercial Crime, including Computer Crime
- Professional Indemnity (PI)
- Directors' & Officers' Liability (D&O), including Public Offering of Securities Insurance (POSI)
- Investment Management Insurance (IMI)
- Privacy and Network Security (Cyber)
- Employment Practice Liability (EPL)
- Plastic Card Insurance
- Mergers and Acquisitions Solutions, including but not limited to Warranty & Indemnity Insurance (W&I)

Connect With Us

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SPECIAL RISKS



Casualty

Our team offers tailored insurance programmes based on the specific requirements of our clients. Our globally connected, experienced team evaluates client risks and provides liability solutions across a variety of sectors—we have the knowledge and understanding of the risks faced to broker a solution for our clients. We can design and place even the most complex programmes, regardless of your organisation's size, industry sector or location.

Capabilities

- Public, Products and Pollution Liability
- Employers' Liability
- Environmental Impairment Liability
- Product Recall

Professional Indemnity/Errors and Omissions

Our team specialises in providing professional indemnity insurance to the full range of professional firms and practitioners. Our products and services are available to firms of all sizes.

We also arrange Single Project Professional Indemnity (SPPI) insurance to cover all project participants in respect of professional services rendered on the project and to ensure contract requirements set forth by project owners.

Who we work with

- Accountants
- Architects and Engineers
- IT/Computer Consultants
- Real Estate Agents, Surveyors and Property Managers
- Insurance Intermediaries
- Management Consultants
- Marketing and Media Consultants
- Lawyers
- Technology Companies

Medical Malpractice and Clinical Trials

Our team has a unique set of experience and market relationships that enables us to develop solutions designed to meet the needs of healthcare providers and clients around the globe.

Who we work with

- Public and Private Hospitals
- Specialist Hospitals
- Medical Centres
- Pharmacies
- Pharmaceutical Companies
- Clinics

Contingency and Event Cancellation

We provide a range of specialist contingency products primarily for the media, leisure and entertainment industries, including event-cancellation insurance, non-appearance insurance, and prize indemnity insurance, amongst others. We provide tailored solutions to meet clients' specific requirements; so if an event is disrupted or cancelled by adverse weather, terrorism or venue damage, or a concert is called off due to the act's non-appearance, our products provide financial protection.

Who we work with

- Large Domestic and Multinational Corporates
- Small to Medium-Sized Enterprises
- High-Net-Worth Individuals, Families and Entertainment Superstars

Connect With Us

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CYBER



Our Cyber team has created a number of products to suit a range of industry sectors providing broad cyber coverage, bespoke policy tailoring and consultation.

Our policies cover private data and communications in many different formats—paper, digital or otherwise, and provide 24/7 breach hotlines straight to specialist lawyers.

Our consultancy services help organisations to; fully understand their data/cyber risks and the effectiveness of existing controls; identify any changes needed to improve resilience; and produce a comprehensive market prospectus needed to best present the risk to underwriters and obtain the insurance protection needed at an acceptable cost.

Who we work with

- Charities/Nonprofit
- Construction
- Domestic Services
- E-Commerce
- Education
- Financial Institutions
- Government
- Healthcare/Medical
- Hotels/Hospitality
- Manufacturing
- Professional Services
- Realtors
- Restaurants
- Retail
- Sports Clubs/Gyms
- Telecoms
- Utilities

What we offer

- Breach Response Costs
- Cyber Business Interruption
- Cybercrime
- Cyber Extortion
- Cyber Liability
- Cyber Reputation Business Income Loss
- Digital Asset Restoration
- Fraud Insurance
- Manipulation or Misuse Cover
- Multimedia Liability
- Operational Risk
- Physical Damage
- Privacy Regulatory Defence and Penalties
- Security and Privacy Liability

Connect With Us

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CRISIS MANAGEMENT



Our Crisis Management team has extensive operational and insurance market experience in the counter terrorism, kidnap and ransom, recall and political risks arena. We have drawn on our experience to develop products that protect our clients' people, assets, data and reputation in the dynamic security threat environment.

Capabilities

- War, Terrorism and Political Violence
- Loss of Attraction
- Kidnap, Ransom and Extortion

Who we work with

- Large Domestic and Multinational Corporates
- Small to Medium-Sized Enterprises
- Senior Executives and High-Net-Worth Individuals

Connect With Us

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MERGERS AND ACQUISITIONS



Our M&A practice is a market leading transactional insurance specialist, with an extensive and considerable track record advising clients on domestic and international M&A—particularly involving transactions across MEA.

Our team consists of highly qualified lawyers, tax specialists, investment bankers and ex-M&A underwriters who have a breadth of deal experience spanning a range of sectors and jurisdictions having advised on over 1,000+ transactions across 50 countries.

Who we work with

- Corporations
- Sovereign Wealth Funds
- Private Equity
- Real Estate Funds
- Family Offices
- Individual Sellers
- Lawyers
- Accountants
- Corporate Finance

What we offer

- Warranty & Indemnity Insurance (W&I)
- Insurance Due Diligence
- Litigation and Contingent Risk Insurance
- International Tax Insurance
- Title Insurance
- IP Insurance
- Environmental Insurance

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MARINE



Specialist insurance and risk management for the entire global maritime and shipping sector.

Our specialist marine insurance team provides the global maritime and shipping sector with bespoke risk management solutions to ensure our clients can remain protected against the unique and formidable risk profile that comes with seafaring operations. Each individual within the team has been chosen specifically for their specialist knowledge of the current and emerging risks within this sector.

The team has extensive experience in placing risk management programmes across all major marine insurance geographical hubs including London, Scandinavia, Continental Europe, the United States, Dubai and Singapore.

- 6,000 vessels plus insured over six continents
- USD 1 billion GWP placed
- USD 73 billion hull values placed
- USD 12 billion port values insured over 85 ports worldwide
- USD 750 million value of successfully negotiated claims for our clients over the last five years
- Technology companies

To ensure we respond to the changing needs and risk profile, we have also developed an exclusive Marine Cyber Risk product, whilst also having the ability to advise on any cross-class projects with the marine sector. With insurance capabilities that cater for the full spectrum of risks within maritime operations.

Who we work with

- Shipowners/Ship Managers
- Charterers
- Yacht Owners/Yacht and Crewing Managers
- Shipyards/Dry Docks
- Terminal Operators/Marina Operators/
Port Authorities
- Marine Surveyors
- Freight Forwarders/Logistic providers
- Container Lessors

What we offer

- Hull and Machinery/Increased Value/War Risks/Loss of Hire/Equipment All Risks/Business Interruption/Kidnap and Ransom Cover/Mortgagees Interest/Shipyard Construction and Conversion Risk/Marine Cyber/Charterers Default/Innocent Owners
- Owners P&I/FD&D and Extended Covers/Charterers Liability and Damage to Hull, Offshore P&I and MOU Covers
- All-Risks Protection, including Transit for Superyachts, Yachts, Small Boats and Tenders to include Hull, P&I, Crew, Piracy and War, Cyber, K&R and Builders Risk
- Cargo Stock Throughput (STP)/Excess Inventory/Project Cargo/Containers/Cargo Claims

- Terminal Operators/Marina Operators/Port Authorities for Liability Risks, Property and Handling Equipment Risks, and Revenue Stream (Business Interruption) Risks
- Ship Repairers/Shipyard Liabilities, Tug, Barge and Vessel Liabilities, Professional Indemnity for Ship Managers, Marine Surveyors, etc.
- All-Risks Container Physical Loss and Damage, Third-Party Liability, Cargo Liability and Consequential Loss, Bespoke Solutions for Container Owners, Lessors and Operators

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AEROSPACE



Our team is responsible for placing some of the most complex programmes in the aviation and space insurance market and we are one of the world's leading brokers for this specialist class of insurance.

Who we work with

- Airlines, Cargo Operators, and Aircraft Lessors and Financiers
- Corporate Jet, Light Aircraft, Helicopter and Drone Owners and Operators
- Aerospace Manufacturers, Air Navigation Service Providers, Airports and Infrastructure, Maintenance Operations and other related Service Providers including Ground Handlers, Caterers and Refuelling Operations
- Satellite Manufacturers, Launch Vehicle Operators other related Space Service Providers

What we offer

- Hull All-Risks
- Spares Insurance
- Aviation Legal Liability
- Hull War and Allied Perils
- War, Hijacking and Other Perils Excess Liability
- Hull Deductible
- Contingent Aviation Insurance

- Non-Owned Aircraft Liability
- Products Liability
- Manufacturers' Hull and Liability
- Premises Legal Liability
- Hangarkeepers' Liability
- Refuellers' Liability
- Airside Liability
- Air Traffic Control Liability
- Airport Owners' and Operators' Liability
- Working Parties' Liability
- Pre-Launch, Launch, Commissioning and Early Orbit
- In-Orbit Operations
- Third-Party Liability
- Contingent Liability
- Additional Covers (i.e., Loss of License, Loss of Use, Personal Accident, Mechanical Breakdown, Business Interruption and more)

Connect With Us

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ETHICS IS IN OUR DNA.

Gallagher has been named one of the World's Most Ethical Companies® for 11 years in a row. We believe in always doing what is right for our clients, their communities and their people. It's what we were founded on in 1927 and it's why we continue to be recognised year after year.

THE GALLAGHER WAY. SINCE 1927.

Gallagher has been designing solutions to meet our clients' unique needs for more than 90 years. We pioneered many of the innovations in risk management used by businesses in all industries today. We believe that the best environment for learning and growing is one that remembers the past and invents the future. Gallagher has divisions specialising in retail insurance brokerage operations, benefits and HR consulting, wholesale distributions, and third-party administrations and claims processing. As one of the largest insurance brokers in the world, Gallagher has more than 850 offices and provides client-service capabilities in 130 countries around the world through our network of partners. Wherever you are—we're nearby.

Connect With Us

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