



المجموعة المتحدة للتأمين التعاوني
Allied Cooperative Insurance Group



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

ABOUT ACIG



Allied Cooperative Insurance Group (ACIG) was established as a Saudi joint stock company, pursuant to the Royal Decree issued on **1427\9\18** H.

Our mission began with meticulous systematic work to offer insurance solutions compatible with Islamic Sharia that leapfrog the aspirations of our clients to broad horizons. ACIG insurance solutions include medical insurance, motor and property insurance, marine, engineering, accidents, general insurance and other insurance solutions with the best levels of quality.

The main center is located in Riyadh - Kingdom of Saudi Arabia and its branches are in Jeddah, Al-Khobar and Khamis Mushait. Based on our commitment to preserving the interests of our customers and the transparency of their dealings, ACIG has provided points of sale spread throughout the Kingdom in addition to multiple and advanced means of communication with its customers. Our sales teams and customer service teams work with the highest levels of readiness and professionalism to deal with your needs.

***The company is subject to the supervision and control of the Insurance Authority.**

Index

About ACIG	04
Our Vision	06
Our Values	07
Main Departments	09
Board of Directors	11
Executive Management	12

Insurance Products

Motor Insurance	15
General Accident Insurance	19
Properties' Insurance	21
Health Insurance	23
Engineering Insurance	25
Marine Insurance	27

Customer Care	29
E-Services	31

Our vision

To be the best cooperative insurance company in the region that provides security to its customers and adds value to its employees and shareholders through our commitment to applying the best international standards.

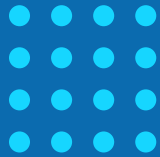
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Teamwork

The greatest results are achieved by teamwork.



Innovation



Facing reality challenges leads us to innovate and go beyond the norm.



Our values

Performance

quality

Empower others and take personal responsibility for achieving quality.



Integrity

Honesty is our principle, and good morals are our approach, to be trustworthy.



Loyalty

Pride in the name of ACIG is what drives us forward.



Main departments



Jeddah

Salama Center Building - Entrance
B1 - First Floor.



Riyadh

Hittin District - Prince Turki bin
Abdulaziz Al Awwal Road, next to Al-
Hikma Mosque.



Khamees Mushait

80th Street - Nashwan District - Next to
Khamis Mushait Jawazat



Al Khobar

The Road of the Custodian of the Two
Holy Mosques (formerly Dhahran Road),
Al Liwan Commercial Center. Center
Entrance, First Floor, Office 109.



Working hours:

From Sunday to Thursday from 8 am to 4 pm.

Our Location

To view all sites, please visit the following link:



Main Departments | Points of Sale | Claims Centers

Board of Directors

Chairman

Dr. Abdulaziz bin Abdullah Al-Zoom

Vice Chairman

Mr. Yasser bin Mohammed Al-Jarallah

Council Members

Mr. Fayez bin Saleh bin Mahfouz

Mr. Ali bin Yahya AL-Jaafari

Mr. Abdul Latif Saud Al-Mandeel

Dr. Abdullah bin Ibrahim Al-Ibrahim

Mr. Majid bin Aid AlJuaid

Executive Management



Mr. Ali bin Yahya AL-Jaafari
Managing Director (Acting)



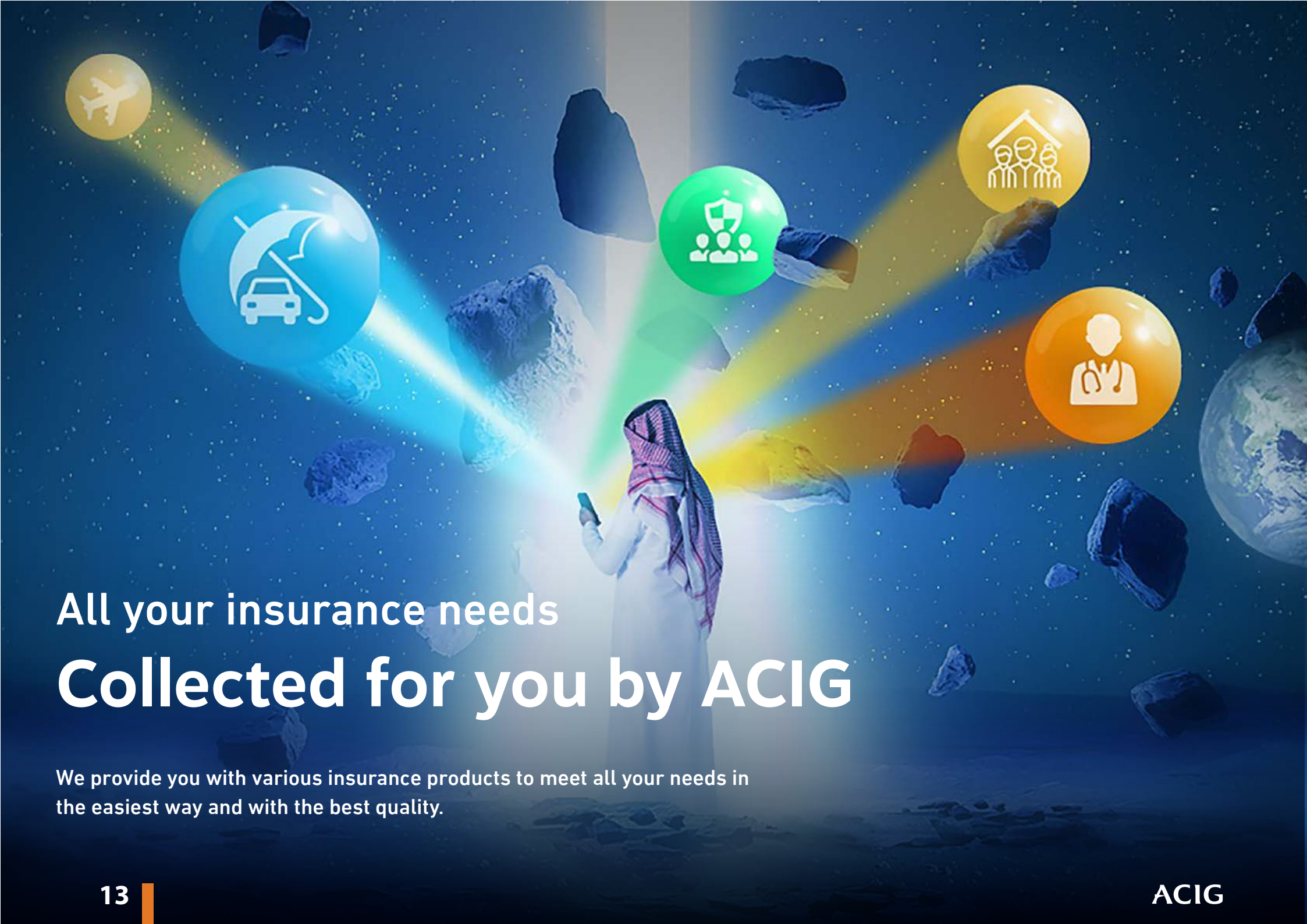
Mr. Mohammed Abdullah Al Gadhi
CEO



Mr. Hassan Awadh Al Hazmi
V.P. Sales & Marketing



Mr. Tawfeeg Ali Abdullah Alkulli
V.P for Finance and Investment



All your insurance needs Collected for you by ACIG

We provide you with various insurance products to meet all your needs in the easiest way and with the best quality.



Health insurance

- Health insurance for Large Groups.
- Health insurance for small and medium groups (SME's).
- Visit insurance.
- Domestic Workers Health Insurance.



General Accident Insurance

- Personal Accidents Insurance Policy.
- Fidelity Guarantee Insurance Policy.
- Money Insurance Policy.
- Workmen Compensation Insurance Policy.
- General Public Liability Insurance Policy.
- Medical Malpractice Insurance Policy.
- Travel insurance Policy.
- Domestic workers insurance ACIG (non-mandatory).
- Domestic workers insurance MUSANED (mandatory).
- Professional Indemnity Insurance Policy.



Properties' Insurance

- Standard Fire Insurance policy.
- Fire and Additional Perils Insurance Policy.
- Property All Risks Policy.
- Consequential Loss Insurance Policy (Business Interruption).
- Home Insurance Policy.
- Shop Owner Insurance Policy.



Motor

- Motor Third Party Liability
- Comprehensive motor insurance.
- ACIG motor plus insurance.
- ACIG Flex motor insurance.
- ACIG Stop motor insurance.
- ACIG One motor insurance.
- ACIG City motor insurance.



Marine insurance

- Marine Cargo Insurance Policy.
- Land Transit Insurance Policy.
- Carrier Liability Insurance Policy.



Engineering Insurances

- Contractors All Risks Policy.
- Erection All Risks Policy.
- Contractors' Plants and Machinery Policy.
- Machinery breakdown Insurance Policy.
- Loss of profits due to Machinery breakdown Insurance Policy.
- Electronic Equipment Insurance Policy.
- Deterioration of stock Insurance Policy.
- Boiler and pressure vessel insurance.



insurance

Motor

Motor Third Party Liability

The insurance policy provides cover against a third party of the insured against third-party property damage and third-party bodily injuries, which include death compensation (Diyah), estimated amounts of injuries, medical expenses, and physical damage outside the vehicle.

Comprehensive Motor Insurance

It provides the best standards of comprehensive coverage for damages and losses that may result from any risk that causes damage or loss accidental loss of the vehicle, in addition to covering civil liability towards the third party according to the unified policy for compulsory insurance on vehicles.

Motor Plus Insurance

It provides comprehensive coverage for loss or damage to the insured vehicle as a result of accidents, theft, fire and natural disasters, in addition to covering civil liability towards third parties, according to the terms and exclusions specified in the policy insurance.

ACIG Flex Motor Insurance

It provides various coverages according to the maximum limit of insurance coverage where repairs are (10,000 - 20,000 - 30,000 riyals) according to your choice covered in the event of damage to the vehicle or damage to it not exceeding the agreed-upon maximum limit. It also includes civil liability coverage towards the third party (against others).

ACIG Stop Motor Insurance

It provides compensatory insurance coverage in the event of vehicle damage, as it includes total, economic, technical, and accidental damage and does not include the insured vehicle and its fixed accessories only, in addition to civil liability coverage towards third parties valid during the policy period.

trust



Always with
you



ACIG One Motor Insurance

It provides insurance coverage for only one accident that occurs during policy validity period, in addition to covering civil liability towards third parties during the validity period of the policy for damages that may be caused by the insured as a result of the accident.

ACIG City Motor Insurance

It provides insurance coverage specific to the administrative area (within the borders of the Kingdom of Saudi Arabia) selected only, where the insurance includes vehicle loss or accidental damage as stipulated in the policy, in addition to civil liability coverage towards third parties in all regions of Saudi Arabia is valid during the validity period of the policy.

**The information above is for clarification only, for further details please review insurance policy.*

Get Insurance

ONLINE

Fastest ever





insurance

General Liability

Money Insurance Policy

The insurance coverage covers loss of Cash in Transit under his responsibility during business hours. Cover can include Cash in Safe and strong rooms in the workplace and outside business hours per terms, conditions, and exclusions of the Money Insurance Policy.

Workmen Compensation Insurance Policy

This policy is a benefit insurance policy, and its coverage shall include coverage of financial damages incurred to the employer in his capacity as responsible for any specific compensation to any of his employee as per Labor Law or more as per pre-agreed benefit amount for those who become incapacitated or unable to work because of an accident or Work-related illness, as per terms, conditions and exclusions set out in the Workmen Compensation Policy.

Personal Accidents Insurance Policy

This insurance policy is a benefit policy with the sum insured being opted and agreed upon at the insured's request. The insurance coverage includes accidental death, physical injury, temporary disablement, and total disablement of the insured under the policy due to an accident as per the terms, conditions, and exclusions set forth in the Personal Accident Insurance Policy.

Fidelity Guarantee Insurance Policy

The insurance coverage covers the financial damages that may be incurred to the employer due to dishonesty and fraud by the employees of his establishment, as per terms, conditions, and exclusions set forth in the Fidelity Guarantee insurance policy.

Medical Malpractice Insurance Policy

The insurance policy covers, as per stated limits by the Saudi Commission for Health Specialties includes protection for Medical Practitioners such as doctors of all categories, pharmacists, midwives, nurses, technicians, and emergency workers against third-party legal liability for risks associated with their work, including error, mistakes or negligence during practicing the profession, With the possibility of providing the insured with a bail bound letter in case he is prevented from traveling outside the Kingdom during any legal action against him as per terms, conditions and exclusions set out in the Medical Malpractice insurance policy.

Travel insurance Policy

Insurance coverage includes risks related to international travel which may result in losses due to occasional accidents such as canceling the flight or late departure due to out-of-will baggage or delayed arrival in a timely manner, and covering emergency medical expenses, personal accidents, and third-party liability and verification From granting the Insured the right to enjoy peace of mind while traveling, all as per the terms and conditions and exclusions of the Travel Insurance Policy.

Domestic Workers Insurance (Mandatory):

This policy specifies the minimum mandatory insurance for policy labor contracts in accordance with the terms, conditions, and exceptions contained therein or attached thereto.

General Public Liability Insurance Policy

The insurance policy covers damage, loss, physical injury, and death to a third party arising out of the legal liability of the insured. Limits are to be agreed, upon per terms, conditions, exclusions, and coverage limits set out in the General Public Liability insurance policy.

Domestic Workers Insurance ACIG (non-mandatory):

This document guarantees the rights of both the sponsor and the workers. Domestic workers are defined as any worker under individual sponsorship who has a valid residency, according to the definition of the Ministry of Labor in the Kingdom of Saudi Arabia, in accordance with the terms and exceptions of the domestic worker's insurance policy.

Professional Indemnity Insurance Policy:

A professional liability insurance policy compensates the insured for amounts they have become legally liable for arising due to any claim or claims made against them due to negligence or professional misconduct committed during the policy period, up to the limit of compensation and geographical boundaries specified in the policy.

**The information above is for clarification only, for further details please review insurance policy.*



insurance

Property

Property All Risks Policy

The insurance coverage is extended more widely in this policy to include, in addition to material losses and damages to the insured property against fires, lightning, explosions, earthquakes, storms, floods, and water damage (such as bursting or overflowing water pipes, main water pipes, water tanks, water equipment, and sprinklers), it also includes accidental and unexpected risks including burglary, forced theft and use of force, and the basis of compensation is usually either repair, replacement or cash compensation according to the terms, conditions, and exclusions stated in the fire insurance policy for all risks (risks).

Standard Fire Insurance policy

This insurance policy covers physical loss and damage of the insured's property against fire, explosion and lightning. The basis of compensation is repair, replacement or cash compensation according to the terms, conditions and exclusions set out in the standard fire insurance policy.

Fire and Additional Perils Insurance Policy

This insurance coverage under this policy is extended to include physical loss and damage to the insured's property against fire, lightning, explosion, earthquakes, storms, floods, and water damage (e.g bursting of water pipes, or main water pipes or water tanks or water equipment and sprinklers). The basis of compensation is repair, replacement, or cash compensation according to the terms, conditions, and exclusions set out in the Fire Insurance Policy and additional perils.

*Business interruption coverage can be added to the above three products.

Consequential Loss Insurance Policy (Business Interruption)

The insurance coverage of this policy is an add-on to either Standard Fire Insurance or Fire and Additional Perils or Property All Risks policy and intends to provide indemnity against financial losses such as; loss of profits, fixed costs, and rent following an admissible claim under the basis policy all as per terms, conditions and exclusions of the policy (Consequential Loss/business interruption Policy).

Shop Owner Insurance Policy

This insurance policy covers the physical loss or damage of the insured's shop property against fire, lightning, and burglary. The other optional benefits under the package of include loss of rent, damage related to the deterioration of stock, goods in transit, personal accidents, public liability, and cash in transit and cash in safe. The policy can include under coverage all types of shops in order to ensure the continuity of business activity and protect the investment from stopping, except for certain hazardous activities as mentioned in the shop owner insurance policy.

Home Insurance Policy

This insurance policy covers the physical loss or damage of the insured's building or residential buildings and their contents against natural perils such as; earthquakes, storms, and lightning. In addition, fire, explosion, or burglary, may damage or damage the house. The other benefits under the package include liability against domestic helpers, the additional expenses for the alternative housing in the event of non-validity of the insured housing, and the basis of compensation is either repair or replacement or monetary compensation, according to the terms, conditions, and exclusions described in the home insurance policy.



*The information above is for clarification only, for further details please review insurance policy.



Health

Health insurance for small and medium groups (SME's)

This policy, which is intended for Small & Medium-sized groups, covers all required coverage as per CHI Unified compulsory health Insurance Policy for working staff members and their families with a wide network of medical centers, as selected in all regions of the KSA, to provide medical services and care without financial or administrative obstacles.

Domestic Workers Health Insurance

The Domestic Helper health insurance provided by ACIG covers the costs of treatment, medical care and related equipment for the category of domestic workers in accordance with the rules and regulations of the Council for Health Insurance (CHI).

Health insurance for Large Groups

In line with the coverage of the unified compulsory Health Insurance policy imposed by CHI and all related expansions of therapeutic coverage, this policy consolidates all coverage, including medical care for employees in size groups and their families, with a wide network of specialized hospitals and medical centers all around the KSA, With the aim of providing the best health care and services.

Visitor Insurance

This policy covers special coverage for visitors coming from outside the Kingdom and is issued by the Ministry of Foreign Affairs and is subject to the international terms and conditions set out in the policy.

**The information above is for clarification only, for further details please review insurance policy.*

Offer to your employees

- Excellent service
- Quick response
- Wide medical network

with

Health
Insurance



insurance

Engineering

Contractors All Risks Policy

The insurance coverage covers the project contract value. The coverage covers all damages and losses resulting from incidental accidents that may disrupt or cause the project to stop abruptly and unexpectedly, as well as the legal liability of the insured to the third party, including bodily injury, death and damage to the surrounding property as per terms, conditions, exclusions and limits of coverage set out in the Contractor's All Risks Insurance Policy.

Machinery break down Insurance Policy

The insurance coverage shall include compensation for accidental and sudden damage and loss of the machine and shall be completely discontinued. Compensation shall be compensated by value of repair or replacement, as per the terms and conditions and exclusions of the Machine breakdown Insurance Policy.

Contractors' Plants and Machinery Policy

The insurance coverage includes compensation for all damage and loss of the equipment, plants, and machinery used in the project which is in the possession or at the disposal of the contractor, either by physical compensation, repair, or replacement, as per terms, conditions and exclusions of the Contractor's Plants and Machinery insurance policy.

Erection All Risks Policy

The coverage includes the contract value of the erection project for the generation plants, pumping stations, or transfer stations, etc. The coverage covers all damages and losses resulting from incidental accidents which may disrupt or cause the project to stop abruptly and unexpectedly, as well as the legal liability of the insured to the third party including physical injury, death, damage to surrounding property, as per terms, conditions, exclusions and coverage limits set out in the Erection All Risks Insurance Policy.

Loss of profits due to Machinery break down Insurance Policy

Insurance coverage includes compensation for damages and loss of profits resulting from the interruption of business as a result of machinery breakdown. The cover of this policy is only valid if there is a valid Machinery breakdown policy within the same period of time as per terms, conditions, and exclusions of the Loss of profits due to the Machinery breakdown Insurance Policy.



Electronic Equipment Insurance Policy

The insurance coverage covers compensation for accidental and sudden damages and loss of electronic equipment. Compensation can be by value, repair or replacement, as per the terms, conditions and exclusions of the Electronic Equipment Insurance Policy.

Deterioration of stock Insurance Policy

Insurance coverage includes compensation for damages and losses that may be caused to refrigerated or frozen stock in large refrigerators or deep fridges due to accidental and sudden accidents, as per terms, conditions and exclusions of the Deterioration of stock Insurance Policy.

Boiler and pressure vessel insurance

The insurance cover includes compensation for sudden and unexpected damage and loss (other than fire) against the risks of water boilers and high pressure, including damage to the property and civil liability of others, damages and injuries, as per the terms and conditions and exceptions of the boiler insurance policy.

*The information above is for clarification only, for further details please review insurance policy.



Marine

Land Transit Insurance Policy

The insurance coverage includes compensation for damages and material loss resulting from the loss or damage of goods when transported by road, as per terms, conditions and exclusions of the Marine road transport insurance policy.

Carrier Liability Insurance Policy

The insurance coverage includes compensation for damages and material loss as a result of the carrier's liability in the event of loss or damage of the goods during transport, in accordance with the terms, conditions and exclusions of the Carrier Liability Insurance policy.

Marine Cargo Insurance Policy

The insurance coverage includes compensation for damage and material loss resulting from the loss or damage of the goods while transported by sea or air, as per terms, conditions and exclusions of the Marine Cargo Insurance Policy.

**The information above is for clarification only, for further details please review insurance policy.*



● Air transport

● shipping

● Land transport

ACIG Marine Insurance covers
damages that may occur to goods
during transportation

Customer Care



Our main concern at Allied Cooperative Insurance Group (ACIG) is that you are satisfied with the level of services provided. In return for this concern, we have allocated a department for customer care and we have been keen to provide the easiest means of communication to serve you.

 **Contact us by calling the following numbers:**

Unified number: 9200 12331

Tel number: 800 124 6999

To call from outside Saudi Arabia: +966 12 225 5444

 **Or Email.**

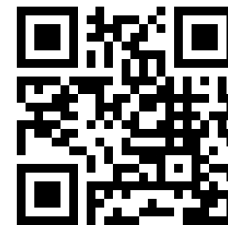
Customer Care: customercare@acig.com.sa

Your E-Guide

**ACIG
Social Media**



ACIG website



- Our online store allows you to easily compare vehicle insurance prices (mandatory and comprehensive).
- Purchase insurance for various products such as: (vehicle insurance, medical malpractice insurance, medical insurance, travel insurance, domestic worker insurance).
- Pay through electronic payment channels with complete security (   ).
- Manage your account and update your data.
- Flexibility in renewing insurance documents.
- View the terms and conditions of insurance product documents.

<https://www.acig.com.sa/>



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ACIG store:





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