



ACIG

التأمين التعاوني

المجموعة المتحدة للتأمين التعاوني  
Allied Cooperative Insurance Group





**Striving to deliver “Best in Class”  
insurance products and services to  
our customers based on thoroughly  
engineered value-propositions ——**



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# ACIG Background

Allied Cooperative Insurance Group (ACIG) is a Saudi Joint Stock Company established in accordance with the Royal Decree dated 18/9/1427 H with a paid up capital of SR. 291,000,000.

ACIG role was to thoroughly introduce Shari'a compliant insurance products that exceed clients' expectations; it provides an extended insurance portfolio comprising of Medical, Motor, Travel, Property, Engineering, Marine, Accident and General insurances products of excellent quality.

ACIG serves its clients through its headquarter located in Riyadh – Saudi Arabia and branches in Jeddah, Al-Kobar & Khames Moshait, and over 70 retail outlets scattered all over the Kingdom of Saudi Arabia. ACIG delivers a solid promise to maintain transparent and rewarding client relationship.

ACIG Sales & Customer Service Agents are ready to help you plan your most challenging insurance needs via direct contacts and massive electronic tools made available for your ease.



**ACIG**  
التأمين التعاوني



# OUR VISION

To become the preferred cooperative insurance company in the region that provides security to customers and delivers value to employees and shareholders applying the highest international standards.





### **Excellence:**

Striving to deliver “Best in Class” insurance products and services to our customers based on thoroughly engineered value-propositions.

### **Innovation:**

ACIG undertake various tactics to maintain continuous innovative development among all business aspects.

### **Loyalty:**

Total quality and service excellence are two primary factors among many other in which we believe is the right investment towards solid customer loyalty.



Mr. Yasser bin Mohammed Al-Jarallah.

**Chairman**

Mr. Fayez bin Saleh bin Mahfouz.

**Vice Chairman**

Mr. Ali Bin Yahya Ali Al-Jaafari.

**Managing Director**

Mr. Abdulrahman bin Hassan Al-Amoudi.

Dr. Abdullah Bin Ibrahim Al-Ibrahim

Mr. Muhammad bin Ibrahim bin Muhammad Al-Rasheed

Mr. Abdullah bin Abdul Rahman bin Abdullah Al Al-Sheikh.

Mr. Abdullah Muhammad Abdullah Al Dalan Al-Qahtani

Mr. Ahmed bin Abdullah bin Manea AlHammadi

Mr. Mohammed Jihad Abdulaziz Al-Rasheed

**Board of  
Directors**







**Ali Bin Yahya Ali Al-Jaafari**  
Managing Director

**Executive  
Management**

**Mohammed Abdullah Al Gadhi**  
CEO

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

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



# Main Branches

## Riyadh:

Hittin District - Prince Turki Ibn Abdulaziz Al Awwal  
Road next to al hikmah mosque.

Tel.: 011 485 2626      Fax: 011 485 2727  
P.O.Box: 40523      Riyadh 11511

## 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.

Tel.: 013 829 2930      Fax: 013 893 7471

## Working hours:

Sunday to Thursday, from 8 am to 4 pm

## Jeddah:

Salama Center - B1 - 1st Floor

Tel.: 012 663 3222      Fax: 012 661 7421  
P.O.Box: 7067      Jeddah 21462

Email: [Customercare@acig.com.sa](mailto:Customercare@acig.com.sa)

## Khamees Mushait:

80th Street - Nashwan District - near the  
Khamis Mushayt Jawazat



# OUR PRODUCTS

## Motor Insurance

- Motor Third Party Liability
- Comprehensive Motor Insurance
- Motor Plus Insurance
- ACIG Flex Motor Insurance
- ACIG Stop Motor Insurance
- ACIG One Motor Insurance
- ACIG City Motor Insurance

## General Accident Insurance

- Personal Accidents Insurance
- Fidelity Guarantee Insurance
- Money Insurance
- Workmen Compensation Insurance
- General Public Liability Insurance
- Medical Malpractice Insurance
- Travel Insurance

## Marine Insurance

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

## Medical Insurance

- Medical Insurance for Large Groups
- Medical Insurance for Small and Medium Groups (SME's)

## Engineering Insurance

- Contractors All Risks
- Erection All Risks
- Contractors' Plants and Machinery
- Machinery Break Down Insurance
- Loss of Profits Due to Machinery Break Down Insurance
- Electronic Equipment Insurance
- Deterioration of Stock Insurance
- Boiler and Pressure Vessel Insurance

## Properties' Insurance

- Standard Fire Insurance
- Fire and Additional Perils Insurance
- Property All Risks
- Consequential Loss Insurance
- Home Insurance
- Shop Owner Insurance



# تأمين المركبات Motor Insurance





### **1** Motor Third Party Liability

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

### **2** 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.



### **3** Motor Plus Insurance

It provides comprehensive coverage for the insured vehicle to include liability ,towards third parties, and loss or damage to vehicles from the risks of accidents theft, fire, and natural disasters, according to the conditions and exclusions specified in the policy Insurance.

### **4** ACIG Flxe Motor Insurance

It provides various coverages according to the maximum limit of insurance coverage according to your choice (**30,000 - 20,000 - 10,000** thousand riyals ) where repairs are 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).



### **5** 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.

### **6** ACIG One Motor Insurance

It provides one-time insurance coverage for various environmental or mechanical accidents, in addition to civil liability coverage towards third parties applicable during the policy period.



### **7** 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 valid during the validity period of the policy.



## Basic Coverage of Comprehensive Insurance

1. Loss or damage to the insured vehicle due to accident.
2. Loss or damage to the insured vehicle due to Natural disasters.
3. Liability towards third parties.
4. Emergency Medical Expenses.

## Additional Coverages (for additional premium)

- Age coverage.
- Agency repair
- Alternative vehicle.
- Coverage countries of Gulf Cooperation Council.

Product is available for Corporate and Retail



# التأمين الطبي

## Medical Insurance





### **1** Medical Insurance for Large Groups

In line with the coverage of the unified compulsory Health Insurance policy imposed by CCHI and all related expansions of therapeutic coverage, this policy consolidates all coverage, including medical care for employees in big 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.

### **2** Medical Insurance for Small and Medium Groups (SME's)

This policy, which is intended for Small & Medium-sized groups, covers all required coverage as per CCHI 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.

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



# تأمين الممتلكات Property Insurance





### **1** 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.

### **2** 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, 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.

### **3** Property All Risks - Policy

The insurance coverage extends further in this policy to include physical loss and damage to the insured's property due to any cause other than those specifically excluded. The basis of compensation is repair, replacement or cash compensation according to the terms, conditions and exclusions set out in the Fire Insurance Policy (all risks).



### **4** 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).

### **5** 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, which 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.

### **6** 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. Policy can include under coverage all types of shops in order to ensure the continuity of business activity and protect investment from stopping, except for certain hazardous activities as mentioned in shop owner insurance policy.



# تأمين الحوادث العامة

## General Accident Insurance





### **1** Personal Accidents Insurance Policy

This insurance policy is a benefit policy with sum insured being opted and agreed upon at the request of the insured. 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 terms, conditions and exclusions set forth in the Personal Accident Insurance Policy.

### **2** 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.

### **3** 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 as per terms, conditions and exclusions of Money Insurance Policy.

### **4** 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.



### **5** General Public Liability Insurance Policy

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

### **6** Medical Malpractice Insurance Policy

The insurance policy covers, as per stated limits by with the Saudi Commission for Health Specialties including protection for Medical Practitioners such as doctors of all categories, pharmacists, midwives, nurses, technicians, 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 the course of any legal action against him as per terms, conditions and exclusions set out in the Medical Malpractice insurance policy.

### **7** 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.



# التأمين الهندسي

## Engineering Insurance





### **1** 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.

### **2** 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.

### **3** 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 are 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.

### **4** 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 break down Insurance Policy.



### **5** 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 break down. The cover of this policy is only valid if there is a valid Machinery break down policy with the same period of time as per terms, conditions and exclusions of the Loss of profits due to Machinery break down Insurance Policy.

### **6** 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.

### **7** 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 Deterioration of stock Insurance Policy.

### **8** 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.



# التأمين البحري Marine Insurance





### **1** 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.

### **2** 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.

### **3** 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.



# متجرنا الإلكتروني

## OUR E-STORE

[www.acig.com.sa](http://www.acig.com.sa)

Pay By:    





We are proud in Allied Cooperative Insurance Group (ACIG) to offering a special package of e-services to our valued customers on the official website

[www.acig.com.sa](http://www.acig.com.sa)

### Advantages of ACIG E-services:

- ACIG E-store allows customers to compare between vehicle insurance rates (Comprehensive and Third Party Insurance).
- Insure from home to save customer's time and effort.
- Buy securely and easily through ACIG payment portal.
- The possibility of installment insurance premium via Credit cards.
- Manage Account and update information.
- Flexibility in renewal of insurance policies.
- Review insurance policy wordings for different insurance products.



## ACIG E-services serve several products



Travel  
Insurance



SMEs  
Medical  
Insurance



Motor  
Comprehensive



Medical  
Malpractice  
Insurance



Motor  
Third Party  
Liability

ACIG E-service enables customers to issue insurance policies for various insurance products and lines under Individuals schemes and corporates daily over hour 24\7 through the following link:

<https://online.acig.com.sa/AcigServices>





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



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E-Store

Product

**Claims** ▾

ACIG Care

ACIG Care



**Claim Submitting**



# Claim Submitting **ONLINE**



## Claim Submitting online service

The service allows customer to submit a claim through the website by Claims page without need to visit the branch. This service is available for Motor insurance, Health insurance and General insurance.

**Scan QR Code to visit ACIG website**





# العناية بالعملاء

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## CUSTOMER CARE

To provide the best service to our customers we are keen to provide the easiest methods and different communications channels to be closer to them,,



customer care team are pleased to serve you via following channels:

## Telephone



Customer care Number: **9200 123 31**

## Email



Send email to:  
**Customercare@acig.com.sa**  
**Complaints@acig.com.sa**

## Official Website



visit our website: **www.acig.com.sa**

## Twitter



visit our page on twitter **@ACIG\_Care**





# Our Branch

To view our branch locations, please visit:

[www.acig.com.sa/ar/points](http://www.acig.com.sa/ar/points)





