



## **Administrative Decision No. (140) of 2019 Concerning the Exclusion of Some Insurance Policies From the Requirement of Being Written in the Arabic Language**

**The Director General of the Insurance Authority,**

**Having Considered:**

- Federal Law No. (6) of 2007 on Establishment of the Insurance Authority & Organization of Insurance Operations and amendments thereof;
- Insurance Authority Board of Directors' Decision No. (2) of 2009 concerning the issuance of the Executive Regulation of the Federal Law No. (6) of 2007 on Establishment of the Insurance Authority & Organization of Insurance Operations;
- Insurance Authority Board of Directors Decision No. (3) of 2010 on the Instructions Concerning the Code of Conduct and Ethics to be Observed by Insurance Companies Operating in the UAE and the amendments thereof,

**Has decided: -**

### **Article (1)**

Pursuant to the provisions of paragraph No. (4) of Article No. (28) of the Federal Law No. (6) of 2007 as amended, the following insurance policies shall be excluded from the requirement of being written in the Arabic language:

1. Marine hull, and the related machinery, their missions, equipment and the related liabilities insurance.
2. Aviation hull insurance and the likewise, and the related machinery, their missions, equipment and the related liabilities insurance.
3. Satellites, balloons and spaceships, and the related machinery, their missions, equipment and the related liabilities insurance.



4. Oil Insurance, including all insurance that is normally considered oil insurance.
5. Insurance policies of an international nature which are required to be written in the English language.

## Article (2)

**First:** Insurance companies shall apply for licensing the insurance product to the Authority electronically, according to the form prepared for this purpose, containing all the papers, data and documents related to the product. As well as, the illustrations, tables and the like, in accordance with the following types:

1. Insurance of Persons and Funds Accumulation Operations, including the following:
  - a. Insurance policy in Arabic;
  - b. Insurance policy in English;
  - c. Specification Table in Arabic;
  - d. Specification Table in English;
  - e. Application Form in Arabic;
  - f. Application form in English;
  - g. Claim Form in Arabic;
  - h. Claim Form in English;
  - i. Illustrations Form;
  - j. Electronic Spreadsheet;
  - k. Detailed report of the Actuary in accordance with the legislation in force;
  - l. Signed reinsurance arrangements;
  - m. Product marketing materials;
  - n. Description of the policy management system;
  - o. Any other documents or data that may be deemed relevant.
2. Types of Property and Liability Insurance including:
  - a. Insurance policy in Arabic.
  - b. Insurance policy in English.
  - c. Specification Table in Arabic.
  - d. Specification Table in English.
  - e. Certificate of the Actuary, including his endorsement of the technical bases and the premium rates.



- f. Application Form in Arabic.
- g. Application form in English.
- h. Claim Form in Arabic.
- i. Claim Form in English.
- j. Signed reinsurance arrangements;
- k. Product marketing materials;
- l. Any other documents or data that may be deemed relevant.

**Second:** Annexing a certificate by the Company's Compliance Officer of AML/CFT in insurance activities, including his study and assessment of the risks associated with the product and the inclusion of the company's internal controls for the basis of the management of these risks.

**Third:** Providing an undertaking stating that the product does not conflict with the legislations in force in the State.

**Fourth:** Any other data or documents requested by the Authority.

### Article (3)

This decision shall come into force as from the day following the date of its issuance.

**Ebrahim Obaid Al Zaabi**  
**Director General**

Issued in Abu Dhabi

On: 14/10/ 2019

In case there is any inconsistency between this translation and the Arabic version of this decision, then the Arabic version shall prevail.