



Insurance Products Descriptions



Liability Insurance

This policy covers about 50 distinct types of professional and civil responsibilities, including:

- Civil Responsibility of Employers against his workers
- Professional Responsibility of Physicians and paramedics against his patients
- etc.

Auto Insurance

This policy covers financial and bodily damages caused by car accidents. Physical damages of the car policy covers physical damages to the car and risks of fire, theft, explosion, thunder, etc. Third-party liability policy covers the car owners' responsibility in car accidents, against other cars, their family members, and passengers.

Marine Insurance

This policy covers and compensates for damage to cargo caused by insured risks. Currently, triple conditions A, B, and C are utilized in Iran to cover the hazards associated with marine insurance.

This policy includes:

- Internal Transportation Policies
- The liability of international transportation companies' policies
- etc.

Fire Policy

This policy covers damages caused by fire, thunder, explosion, and other risks. This policy is divided into four categories: Storehouse's fire policy, non-industrial centres fire policy, Industrial centres fire policy, and residential units fire policy.



Engineering Insurance

This policy covers activities such as complicated and simple industrial and urban projects during their maintenance and construction. In this policy all machineries, installations and equipment are covered. It includes these covers:

- EAR
- CAR
- CECR
- etc.

Personal accident policy

This policy covers

- Treatment expenses
- Family accidents
- Responsibility of the insured in paying back her/his loans
- Term life policies
- etc.

Endowment policy

This policy includes the following specifications:

- Usable from birth to 70
- Long-term policy
- A profitable, tax-free and trustworthy investment.
- Covering the death risk
- Protecting the family's future
- etc.

Mehr-Asia Endowment policy

This policy includes the following specifications:

- Coverage of two persons in one policy
- The second insured is covered freely
- etc.

Health Insurance

This policy covers surgery and hospitalization expenses, due to accidents and illnesses.

Source: bimeasia