

APPLICATION GUIDELINE
APPLY FOR INSURANCE

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Introduction

All DMCC member companies are required to have Third-Party Liability (TPL) and/ or Workmen Compensation (WC) insurance policies where applicable.

Service to Select on Portal

Company Services – Licensing Services – Apply for Insurance

Important Notes

- Third Party Liability (TPL) insurance is a mandatory requirement for all companies except companies on:
 - Business centre units
 - Flexi desk units

In case you change your office location to one of the above-mentioned types, you will no longer be required to submit a Third-Party Liability insurance policy and we will disable the existing policy from the DMCC Member Portal.
- Workmen's Compensation insurance (WC) is mandatory for all companies having active employees, regardless of the officeholder title, e.g., shareholder or director. In case you cancel all your visas, you will no longer be required to submit a Workmen's Compensation insurance policy and we will disable the existing policy from the DMCC Member Portal.
- A company can update its valid insurance(s) details using the service request (SR) "Apply for Insurance", as well as apply for new insurance through the same SR.
- Any company with invalid Third-Party Liability/ Workmen's Compensation insurance policies will have their portal account sanctioned until valid policy details are submitted or a new policy is obtained through the SR.
- A company licence cannot be renewed if their insurance(s) are not active at the time of renewing the licence.
- Insurances are issued for a one-year validity and member companies are required to renew them annually.
- If your licence activities are categorised as high-risk, an insurance agent will contact

you for proceeding with your application.

Process

To apply for new insurance

Step 1: Log in to the [DMCC Member Portal](#).

Step 2: Select the option “Apply for new Insurance”.

Step 3: Select one of the below options:

- Third-Party Liability
- Workmen’s Compensation
- Third-Party Liability and Workmen’s Compensation

Step 4: Fill up the mandatory fields.

Step 5: Upon saving the information, a quotation will be generated.

Step 6: Select the quotation (the amount will be deducted from the portal account upon selection).

Step 7: The policy is issued and available for download.

Apply to Update Valid Insurance Details

Step 1: Log in to the [DMCC Member Portal](#).

Step 2: Select the option “Update Insurance details”.

Step 3: Select one of the below options:

- Third-Party Liability
- Workmen’s Compensation
- Third-Party Liability and Workmen’s Compensation

Step 4: Fill up the mandatory fields and upload the relevant insurance policy(s).

Step 5: Submit the service request.

Step 6: Upon verification of the service request, the insurance policy’s record will be updated in the company account.

Requirements

To provide while applying for the service request

Upload	Documents	Remarks
□	Third-Party Liability insurance policy	Required when applying to update insurance details for: <ul style="list-style-type: none"> ○ Third Party Liability ○ Third Party Liability and Workmen's Compensation
□	Workmen's Compensation insurance policy	Required when applying to update insurance details for: <ul style="list-style-type: none"> ○ Workmen's Compensation ○ Third Party Liability and Workmen's Compensation

Further Information

- Please visit our DMCC Help Centre at <http://www.dmcc.ae/helpcentre>