

Critical Illness Insurance

If you became seriously ill and lost your job, for how many months could you survive financially?

Statistically, we are more likely to be diagnosed with a critical illness than die during our working lives and with advancements in medicine, suffering a critical illness such as a heart attack, stroke or cancer, whilst being a life changing event, may not necessarily be a life-ending one. Consequently with survival rates improving we are now posed with additional challenges when it comes to financial planning – how will I cope if I survive a critical illness?

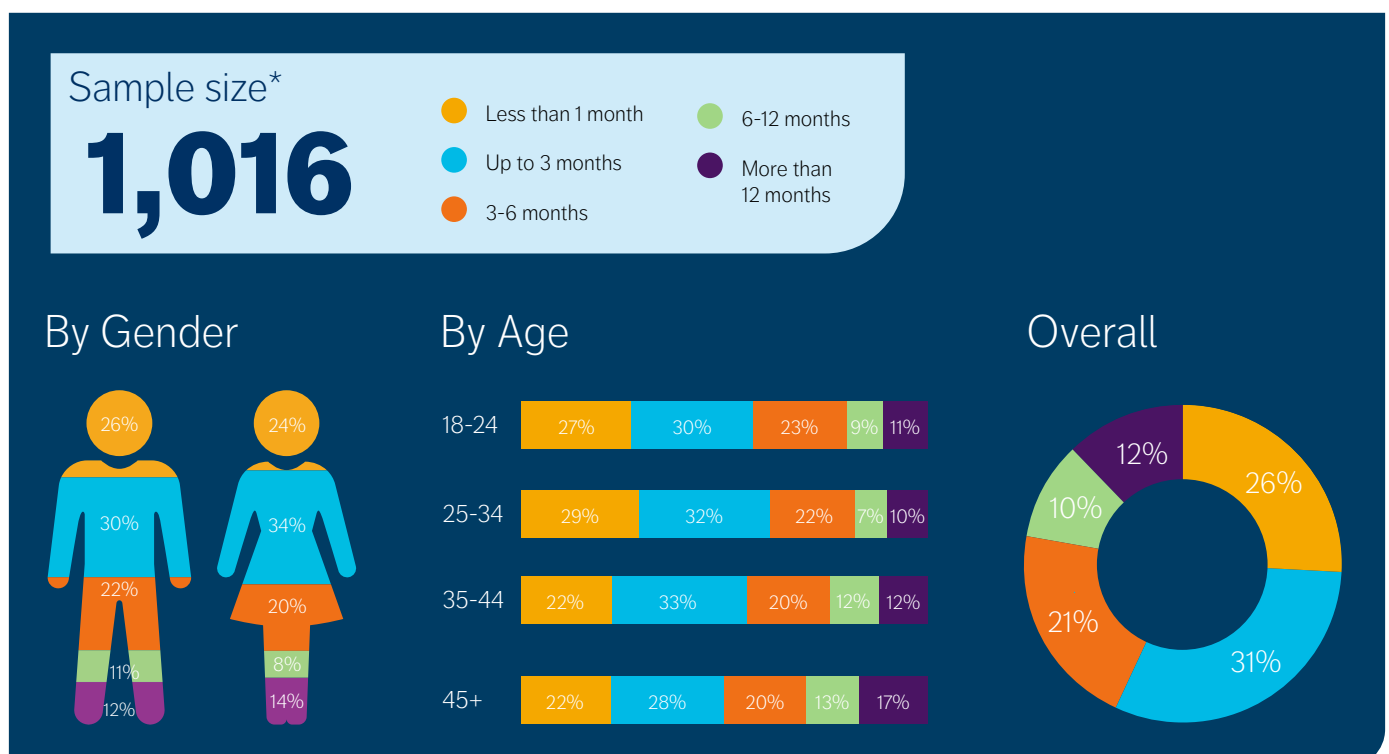
A life-changing illness can significantly impact the ability to work, reducing, or stopping altogether, your ability to earn.

As part of a recent Financial Survival survey* we asked the following question: If you became seriously ill and lost your job, for how many months could you survive financially?

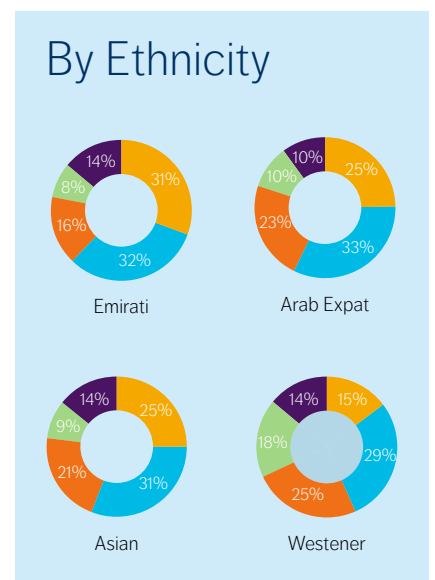
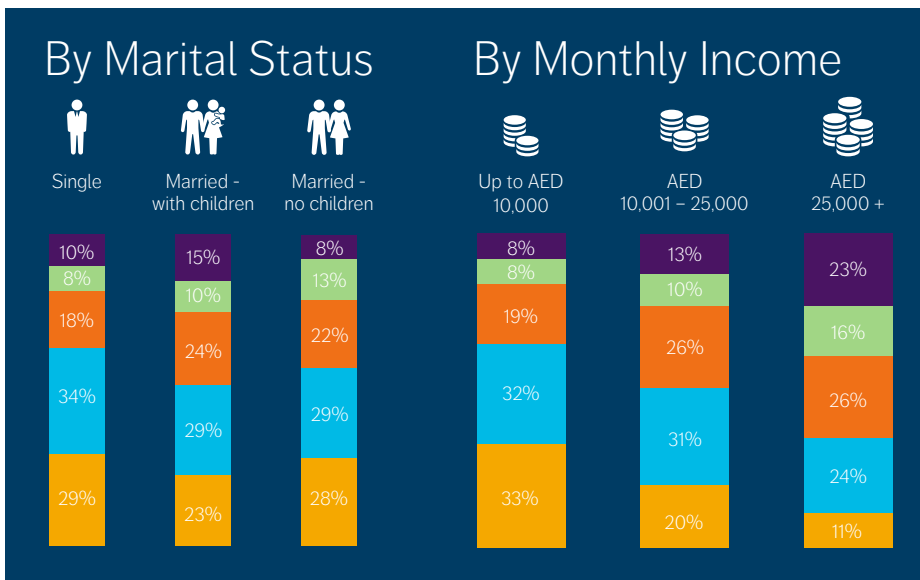
The survey received responses from over 1,000 UAE residents from across gender, age, income, nationality, Emirate and relationship status segments.

The headline results were as follows:

- 57% wouldn't survive financially for more than 3 months if laid off due to critical illness
- 26% would not last a month



*YouGov UAE Survey, May 2021. Sample size 1,016.



Critical illness insurance

Critical illness cover pays a lump sum following diagnosis of one or more of a wide range of conditions. This is a fixed amount not linked to the cost of treatment or other associated medical expenses. This offers added flexibility of using as insurance against both medical costs as well as any associated financial impact of a critical illness, providing either a complimentary or a replacement solution to Medical Insurance.

Whether it is the main breadwinner or their spouse that suffers a critical illness, the impact on their family can be similar in terms of medical expenses, loss of earnings and disruption to everyday life.

Critical illness insurance cover offers peace of mind that money will be available to help with the costs associated with the treatment of, as well as life after surviving a critical illness.

International Protector Middle East+

International Protector Middle East+ (IPME+) is a market-leading, term insurance product from Friends Provident International Limited (FPIL) offering critical illness protection covering most cancers, heart attack, stroke and respiratory failure, with cover available on either a single life or a joint life basis.

Cover up to USD1,250,000	Free Best Doctors Second Opinion Service	Permanent Disability cover to age 65	Free Children's Critical Illness & Disability Benefit	Minimum premium USD25.00 per month
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IPME+ can also be written as a life cover only, life cover or earlier critical illness as well as a standalone critical illness policy.

Critical illness protection covers a defined list of more than 30 serious illnesses and costs less than you might think. For the price of a daily cup of coffee, up to USD 300,000 of cover is available without the need for any medical assessment*.

* Based on age and standard underwriting terms.

For full product details, including a full list of critical illnesses covered, please refer to the IPME+ product guide.

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