

Critical Illness Cover

How would you cope financially if you were diagnosed with cancer?

Cancer in the UAE

In 2020 there were

4,807

new cancer cases diagnosed in the UAE.

MALE

44.8%



2,155

FEMALE

55.2%



2,652





Source: UAE cancer rate five times higher in young adults than in UK and US (thenationalnews.com)

Source: WHO International Agency for Research on Cancer - UAE Fact Sheet

Most common cancer types diagnosed amongst the UAE population:



Most common among men

-  COLORECTAL
-  PROSTATE
-  LEUKAEMIA
-  BLADDER
-  LUNG



Most common among women

-  BREAST
-  COLORECTAL
-  CERVICAL
-  THYROID
-  WOMB

Cancer – A growing prevalence

In 2020, more than 18 million cases of cancer were diagnosed across the globe. By 2040, cases are forecast to increase to more than 29 million. Whilst nobody thinks it will happen to them, the chances of you or a family member being diagnosed with cancer is probably greater than you think.

The impact of cancer in the UAE

Research carried out in the UAE revealed that in 2017, 45.4% of all cancer diagnoses were in people aged between 20 and 49. By comparison, in 2020, the percentage of all cancers in the USA belonging to the same age group was only 8.75%, in the UK it was 8.33% and in India 26.75% - All significantly lower than the 2017 UAE trend.

The UAE is a young nation with expatriate workers making up a large portion of the country's population. A significant number of these workers are under age 50 which partly explains the discrepancy above however, it is not the only reason for the increase in cancer incidence in the UAE for residents aged 20-49.

Key contributing factors often not stated as having a direct impact on a person's cancer risk are living an unhealthy lifestyle and obesity as well as failure to complete routine screenings or seek medical advice when symptoms first present.

Dealing with cancer

The impact of a cancer diagnosis doesn't just affect the individual but their whole family as well, especially if they are the main income provider. Treatment and recovery could last for several months resulting in long periods of absence from work. Without sufficient financial cover in place, the family could experience serious financial hardship whilst they deal with the burden of mounting bills.

How can an International Protector Middle East+ policy help?

Our award winning International Protector Middle East+ plan can **provide critical illness cover** to help mitigate the impact on your finances should you suffer a serious illness or accident.

It pays a cash lump sum on diagnosis of one or more of a wide range of conditions, **including Cancer**.

The cash lump sum is not linked to cost of any medical treatments and is not payable to a medical facility, so the claimant can use the money as they please.

In addition, this type of policy can complement Medical Insurance and provide valuable assistance to help with the burden of medical treatment costs following a significant change in health such as a diagnosis of cancer.

Our critical illness cover provides **protection against 35 illnesses / conditions** as well as cover against **26 illnesses and disabilities under the Children's critical illness and disability benefit**.

Both benefits pay a lump sum on diagnosis of Cancer.

Did you know that the cost of chemotherapy starts from USD 6,000 per session?

Don't wait until it's too late

Nobody knows if or when they will fall seriously ill, be involved in an accident or die.

Life changes. Be prepared. Be protected.

What you can do is ensure that you have adequate protection in place to support your loved ones against financial uncertainty. To understand more about our International Protector Middle East+ product, which offers standalone critical illness cover as well as life or earlier critical illness cover, please visit our website: www.fpinternational.ae/protect/international-protector-middle-east or speak with your financial adviser about the valuable protection and peace of mind that our International Protector Middle East+ product can provide.

Source: Chemotherapy in U.A.E: Costs, Top Doctors, Procedures, and Hospitals (medigence.com)

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