

# Critical Illness – Are you protected?

## Cancer: the true impact, a claimant's story

Have you ever considered how you would cope if you or a family member were to fall seriously ill or suffer a life changing disability? Even if you have excellent medical insurance, suffering a critical illness can be a significant physical, emotional and financial burden on you and your family.

### Laura's story



In the summer of 2018, Laura, who is married with a young son and her husband were discussing how they would cope if she fell seriously ill whilst living in the UAE. She already had medical insurance but did not think that it would be enough especially if she was ill for a prolonged period.

The outcome of these discussions prompted Laura, with the help of her financial adviser to apply for two Friends Provident International policies in October 2018 - **Life cover and Life or Earlier Critical Illness cover**.

Laura had no past medical history of concern, no family history of hereditary conditions and was a non-smoker. In truth, Laura was a relatively fit and healthy individual.

Given the amount of cover applied for, Laura was required to attend a medical examination and provide blood samples to conclude the underwriting of her application. The medical and blood tests were clear and the Laura was accepted at standard rates. Her life insurance policies commenced shortly after.

In October 2020 after experiencing several weeks of abdominal discomfort, nausea and episodes of diarrhoea and constipation, Laura consulted her doctor and underwent abdominal ultrasound and MRI screenings. Sadly, the results showed a lesion in Laura's liver that was reported as being suspicious for malignancy (cancerous). In a matter of weeks, Laura underwent a liver biopsy and the results confirmed that the lesion was malignant and that further investigations, treatments and surgery would be required.

We were contacted by Laura to advise us of her condition and to notify us of her need to claim under her Life or Earlier Critical Illness policy.

After receiving Laura's completed claim form and supporting evidence, independent medical reports were obtained from

appropriate medical practitioners to validate the diagnosis, presenting symptoms and medical history. On receipt of all appropriate evidences, the claim for critical illness was paid.

Laura confirmed that the proceeds would meet the additional expenses not covered by her medical insurance, allowing her to leave her job to focus on her recovery.

**Laura contacted the claims team to thank them for the professional, efficient and supportive manner in which the claim was handled.**

Many weeks after the claim was paid, Laura contacted the claims team to thank them for the professional, efficient and supportive manner in which the claim was handled. She also advised that following successful surgery in the UAE to remove the tumour, the family had taken the decision to return to their home country to continue treatment and recovery. Laura went on to explain that the key factor in making this decision was the financial support provided by the critical illness cover.

Following Laura's return to her home country, she made further contact with the claims team to enquire whether her Life cover policy remained in force and was unaffected by her recent claim. The team confirmed that whilst the Life or Earlier Critical Illness policy had now ceased, Laura's Life cover policy is independent and globally portable, so remained active with no changes to terms or premiums payable.

Laura expressed great relief that she could continue with her Life cover policy as she had applied for life insurance when returning to her home country and was advised that any application for life cover would be postponed for five years due to her recent cancer diagnosis and treatments.

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# Financial support when you need it most

## 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. The cover pays a **cash lump sum on diagnosis** of one of the defined conditions covered under the plan.

### 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/critical-illness](http://www.fpinternational.ae/protect/critical-illness) or speak with your financial adviser about the valuable protection and peace of mind that our International Protector Middle East+ product can provide.

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