

You're in safe hands with  
Friends Provident International  
Life changes. Be prepared. Be protected.



## Do you have adequate protection?

Our research shows that just under half the UAE population has life insurance, and less than one quarter has protection against serious illness\*. Females in particular appear to be underinsured – just 37% of the 364 females surveyed have life cover (56% of males) and only 19% have cover against a serious illness (28% of males).

Many people appear to confuse their medical insurance with critical illness cover. It is important that you are aware of some essential differences. While medical insurance will help you with the immediate need for treatment it is unlikely to help with any costs associated with your recuperation, or cover any loss of earnings while you recover.

Critical illness insurance on the other hand pays out a lump sum on diagnosis of one or more of a wide range of serious illnesses, and the money can be used as you see fit. For example you may need to make alterations to your home to cope with life after a serious injury or an illness, hire someone to provide full time care or maybe take a long holiday, the ideal way to help with your recuperation.

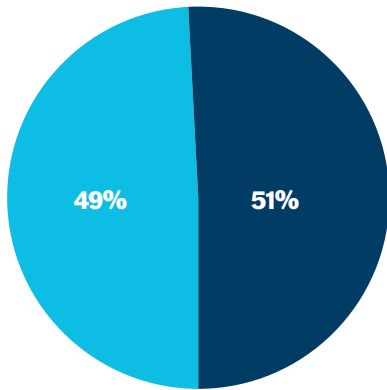
When considering a provider for your life and critical illness insurance, it is important to check their claims payment record. We have created this easy to understand leaflet, so you can check our track record of providing customers with financial support at the times they have needed it most.

**Many people appear to confuse their medical insurance with critical illness cover. It is important that you are aware of some essential differences.**

Don't expose yourself and your family to the risk of not being prepared to deal with the financial impact of unexpected death, or the effects of a serious illness.

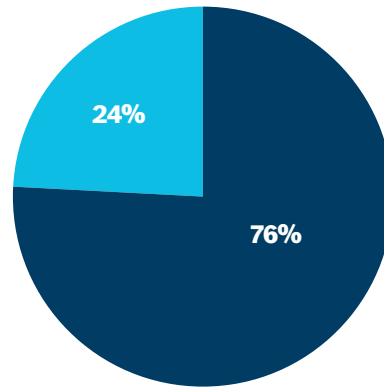
Speak with your financial adviser to find out more about how Friends Provident International can protect the things you value.

## Do you have life insurance?



- UAE population with life insurance
- UAE population without life insurance

## Do you have critical illness insurance?



- UAE population with critical illness insurance
- UAE population without critical illness insurance

\*Research conducted by YouGov among 1003 UAE residents, between 16th and 22nd July 2018

Average age for terminal illness claims  
**50**

Average age for life cover claims  
**54**

Average age for critical illness claims  
**45**

Average age for Total Permanent Disability claims  
**38**

## Protection claims paid January 2016 to December 2018

**94%**

of eligible life and terminal illness  
claims paid

**89%**

of critical illness and total permanent  
disability claims paid

## Average claims paid January 2016 to December 2018

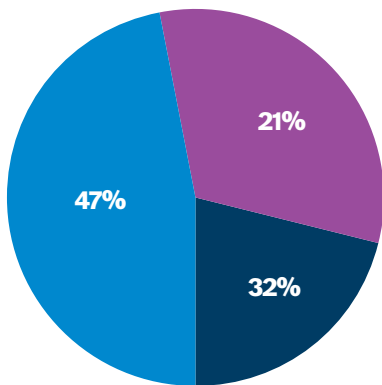
**USD 286,000**

life and terminal illness claims paid

**USD 215,000**

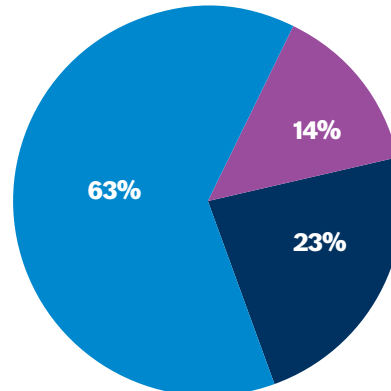
Critical illness and total permanent  
disability claims paid

### Cause of death or terminal illness



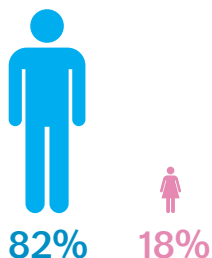
- Vascular (Cardiac & Stroke)
- Cancer
- Other (including respiratory failure, gastric problems, accident)

### Cause of critical illness and total permanent disability claims

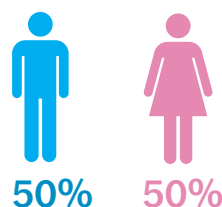


- Vascular (Cardiac & Stroke)
- Cancer
- Other (including organ failure, paralysis, third degree burns, impairment of activities of daily living)

### Life and terminal illness claims by gender



### Critical illness and permanent total disability claims by gender



Youngest life cover claim

39

Oldest life claim

73

Youngest critical illness claim

30

Oldest Critical illness claim

61

Youngest terminal illness claim

47

Oldest terminal illness claim

59

## 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.

What you can do is ensure that you have adequate protection in place to support yourself and your loved ones against financial uncertainty, and the potential financial burdens associated with the illness, injury or death of a family bread winner.

Whether you are thinking about financial protection or already have cover in place, applying for life insurance is a decision that could play a vital role in your future and that of your family.

To understand more about how an International Protector Middle East policy can safeguard you speak with your financial adviser or contact us using the details below.

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Website: [www.fpinternational.ae](http://www.fpinternational.ae)

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