Friends Provident International

Protecting what matters

Life Changes. Be Prepared. Be Protected

Who are Friends Provident International?

Friends Provident International is part of the International Financial Group Limited (IFGL), which has over 40 year's experience and USD 25 billion in assets under management for 216,000 customers worldwide.

As a global company that employs 570 experienced and professional staff, we offer savings, investment and protection products designed to be tax-efficient solutions with high flexibility and portability to adapt to life changes.

We pride ourselves on our company values and being able to understand the jurisdictions in which we operate efficiently, including the Isle of Man, Hong Kong, Singapore, and United Arab Emirates (UAE).

International Protector Middle East

Friends Provident International has been providing financial peace of mind to customers across the Middle East for more than 15 years.

Whether you are resident in Oman, Bahrain, Saudi Arabia, Qatar, Kuwait or the United Arab Emirates, International Protector Middle East offers the following range of cover and benefits to help protect you and your family should you suffer a serious illness or die unexpectedly.

- **Life Cover up to USD 32,000,000**

  Pays out upon the death or diagnosis of a terminal illness of the life assured, during the policy term.

- **Life Cover with Total Permanent Disability Benefit up to USD 2,000,000**

  Provides the person insured with the additional benefit of cover against total and permanent disability, due to a physical illness or injury.

- **Life or Earlier Critical Illness Cover up to USD 1,250,000**

  The policy pays out if the person insured dies, or is diagnosed with a terminal illness, a critical illness or a disability during the policy term.

- **Critical Illness Cover up to USD 1,250,000**

  Pays out upon the person insured being diagnosed with a critical illness or disability during the policy term.

- **Mortgage Protection**

  Assigning the policy to your lender as security against the mortgage means that in the event of valid claim, we will repay any outstanding mortgage directly and in doing so, streamline the process for all relevant parties.

Who needs cover?

Life and critical illness insurance is the foundation of any in-depth financial planning; protection cover should be in place if you're...

- **Single**

  There are many reasons on why a single person should have life and/or critical illness cover, whether its to insure against a large debt i.e., mortgage, or if you have dependants who rely on you financially, having sufficient life insurance in place provides peace of mind that your loved ones are protected and your affairs are in order.

- **Married**

  Life insurance is an important factor if you and your spouse combine incomes, sometimes the surviving spouse's income may not be enough to pay off debts such as a home loan, credit card balances and car loans.

- **Retired**

  The proceeds of a life insurance policy are payable immediately, allowing your heirs to take care of taxes, funeral costs and any debt without having to hastily liquidate other assets.

- **A parent**

  If one or both parents die prematurely or suffer an accident, it is worth making considerations so you have a healthy financial safety net in place to secure your children's future standard of living.

- **A business owner**

  Owning a business comes with its own expenses, a loss of a key person in the business can have a large financial impact but having a protection plan in place will reduce the impact financially and mentally.

Protection Products – Please refer to the specific product guide for more detailed information.

Why choose a protection plan from Friends Provident International?

Our protection plans offer many key benefits, which include the following:

- **Best Doctors**
  We offer you access to the best medical minds in the world through a network of experts that provide a second opinion service at no extra cost.
- **Accidental death benefit cover**
  Free life cover of the lower USD 250,000 or the cover applied for, from the time a fully completed application is received. This ensures that you are covered, in case of death due to an accident, in the first 60 days.
- **Free cover for your children**
  Free Children's Critical Illness and Disability Benefit is included for up to three children per parent or legal guardian named as a life insured.
- **Flexibility**
  Pay monthly or annually, whichever suits your budget.
- **Portability**
  Take your plan with you if you relocate.
- **Multi-currency options**
  Premiums and cover are available in US Dollars (USD), Sterling (GBP) and Euros (EUR).
- **Advanced Claim Payment**
  In the event of your death, we will offer your beneficiary the option to immediately apply for an advance of USD 10,000 from the full cover amount of your policy before a claim decision and final settlement is made.

How much will it cost?

It's not as expensive as you might think

Term insurance is the most cost effective way of providing life insurance cover against death or a serious illness. Whilst cover never acquires a surrender or maturity value, it does provide invaluable peace of mind.

Monthly premiums start from as a little as USD 25.00 per month however, the amount you need to pay will depend upon your age, gender, health, occupation and the level and type of cover required.

*For example, a 34 year old, non-smoking male could secure USD 250,000 of life or earlier critical illness cover for just under USD 85.00 per month. That is less than USD 3.00 dollars a day.

*Based on a 20 year term for a UAE resident.

Next Steps

It is easy to protect your future - simply speak with your financial adviser, fill out the application form and we will take care of the rest.

Before completing your application form, you should think about the following:

1. **Level of cover** - Consider your current lifestyle, your financial commitments and any assets you want to protect.
2. **Your present and future** - How would your present and future financial commitments be affected if you became seriously ill or worse, either now or in the future?
3. **Taking advice** - Speak with your financial adviser to see how one of our protection plans can help support you and your financial planning needs.

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