

# Are you prepared to deal with critical illness?

**Life changes. Be prepared. Be protected.**

While nobody likes to think about the possibility of suffering a critical illness, if the worst should happen, have you fully considered the financial consequences of survival?

## **Critical illnesses are on the increase among the Indian population.**

Between January and June 2019, 72% of deaths in Abu Dhabi were caused by heart attacks.<sup>1</sup> The youngest Non-resident Indian (NRI) to make a claim on a Friends Provident International (FPI) policy was aged just 39 years and had suffered a heart attack. Moreover, statistics from Rashid Hospital indicate that the average age of the first heart attack in Dubai is 45 years, compared to a global average of 65.<sup>2</sup>

In India, it is estimated that around 2.25 million people are living with cancer, with breast cancer being the most common cancer among Indian women, and cancer of the lip/oral cavity being the most common among Indian men.<sup>3</sup>

The good news is that many critical illnesses can be prevented by addressing lifestyle choices and behavioural risk factors. Thanks to advances in medicine and medical procedures, most of these life-threatening health conditions are now curable, especially if detected early on.

**As an NRI, it is important to ask yourself:**

**Would your employer in the UAE pay your salary if you were unable to work for an extended period?**

**How would your lifestyle and loved ones suffer if you were impacted by a critical illness?**

## **Over a third**

of FPI's critical illness claims received between January 2016 and December 2018 were from NRIs.

**Cardiovascular disease, chronic respiratory disease and cancers account for nearly**  
of all non-communicable disease deaths in Indians.

# **82%**<sup>4</sup>

<sup>1</sup> [gulfnews.com/uae/indian-missions-in-uae-release-shocking-statistics-on-heart-attack-deaths-1.66087226](http://gulfnews.com/uae/indian-missions-in-uae-release-shocking-statistics-on-heart-attack-deaths-1.66087226)

<sup>2</sup> [gulfnews.com/uae/health/people-die-of-heart-attacks-younger-in-uae-than-rest-of-the-world-1.60755463](http://gulfnews.com/uae/health/people-die-of-heart-attacks-younger-in-uae-than-rest-of-the-world-1.60755463)

<sup>3</sup> [cancerindia.org.in/cancer-statistics/](http://cancerindia.org.in/cancer-statistics/)

<sup>4</sup> [www.ncbi.nlm.nih.gov/pmc/articles/PMC5648412/](http://www.ncbi.nlm.nih.gov/pmc/articles/PMC5648412/)

## Case study

Karan is a 36 year old senior engineer, earning USD8000 per month. He is engaged to be married and is thinking of buying an apartment in Abu Dhabi. Karan wants to start a family in the next three years and will take a mortgage with a UAE bank for USD200,000.

Karan calculates that he would need cover to replace 100% of his income in the event of being diagnosed with a critical illness, any time over the next 33 years. In order to provide financial protection to his family, he anticipates that he would need to cover loss of earnings for at least one year, his outstanding debt, plus the cost of modifications to the home, probable medical home help and new supportive equipment. He estimates this will cost him **USD500,000**.

Karan can cover his critical illness requirements for **USD262.13 per month** through FPI's International Protector Middle East + (IPME +) plan. That is equivalent to the cost of just one brunch every month for him and his fiancée.

## Don't let the burden of mounting bills add to the trauma of a critical illness

As a customer-focused provider, we are there for you at the important moments in your life. We understand the particular challenges faced when diagnosed with a critical illness. A critical illness insurance policy will ensure you have the resources available to help with the associated costs (these costs not only include medical costs, but also loss of earnings as a result of being unable to work and the costs associated with any major disruption to your life).

## How we can help

**Our Critical Illness Cover provides you with financial peace of mind, so you can focus fully on your recovery:**

### 01 Cash lump sum

A diagnosis of one of our defined critical illnesses can be devastating. A cash lump sum payment is a huge relief for those facing such an ordeal.

### 02 Regional claims team

The last thing you need when you are seriously ill is the added stress of a complicated claims process. Our regional claims team offers proactive, prompt, sympathetic service and compassionate support.

## Premium for a male

**36 year old NRI, based in UAE, non-smoker, for 33 years of life or earlier critical illness cover\***

Cover of USD500,000	USD262.13 per month
	USD3,020.50 per year
Cover of USD1 million	USD521.60 per month
	USD6,013.00 per year

## Premium for a female

**34 year old NRI, based in UAE, non-smoker, for 33 years of life or earlier critical illness cover\***

Cover of USD500,000	USD206.95 per month
	USD2,383.78 per year
Cover of USD1 million	USD411.10 per month
	USD4,739.56 per year

\*Critical illness premiums are reviewed every five years and may vary depending on our claims experience and the predicted cost of providing the benefits.

The premiums quoted in the table above assumed FPIL standard Indian rates.

The above quoted premiums are for regular premium payment option. IPME + also offers accelerated premium payment option.

## Next steps

Find out more about our International Protector Middle East + product, which offers standalone Critical Illness Cover as well as Life or Earlier Critical Illness benefit by visiting:

**[www.fpinternational.ae/protect/critical-illness](http://www.fpinternational.ae/protect/critical-illness)**.

Your financial adviser will then be able to help you calculate an appropriate level of cover and complete the application process.

## Data Privacy

We take the responsibility of handling your personal data very seriously and we will only ask you for details required to process your requests to us. Please be aware of our privacy policy – please visit **[www.fpinternational.com/legal/privacy-and-cookies](http://www.fpinternational.com/legal/privacy-and-cookies)** to view the full policy or this can be provided on request from our Data Protection Officer.

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