

Life changes. Be prepared. Be protected.

Are you prepared to deal with critical illness?

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.

It is feared that soon Indians will suffer the highest incidence of heart disease in the world, with approximately two million heart attacks reported last year¹. Cardiovascular disease is the most common health complaint amongst male expats living in the UAE², and the youngest Non-resident Indian (NRI) to make a claim on an 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 65³.

The incidence of cancer is expected to increase by five-fold in India by 2025¹, while in the UAE cancer incidence rates are expected to double by 2030⁴. It is estimated that 2.5 million Indians are currently living with cancer⁵, with breast cancer being the most common cancer among Indians⁶.

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 on⁷.

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 in 2016 were from NRIs.

2.5 million Indians are currently living with cancer⁵

Case study

Satish is a senior engineer, earning USD 8,000 per month, aged 36. He is engaged to be married and is thinking of buying an apartment in Abu Dhabi. Satish wants to start a family in the next three years and will take a mortgage with a UAE bank for USD 200,000.

Satish 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 USD 500,000.

Satish can cover his critical illness requirements for USD 242.85 per month through Friends Provident's International Protector Middle East 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.

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Premium for a male

Non-Resident Indian, based in UAE, non-smoker, aged 36 years*

Cover of USD 500,000	From USD 242.85 per month for 33 years
	From USD 2,798.00 per year for 33 years
Cover of USD 1 million	From USD 482.90 per month for 33 years
	From USD 5,568.00 per year for 33 years

Premium for a female

Non-Resident Indian, based in UAE, non-smoker, aged 34 years*

Cover of USD 500,000	From USD 191.72 per month for 35 years
	From USD 2,208.00 per year for 35 years
Cover of USD 1 million	From USD 380.64 per month for 35 years
	From USD 4,388.00 per year for 35 years

*Premiums are based on rates as at March 2017

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 our website: www.fpinternational.ae.

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

Sources:

- 1 The Times of India
- 2 Gulf News
- 3 Khaleej Times
- 4 The National UAE
- 5 National Institute of Cancer Prevention and Research (NICPR)
- 6 Breast Cancer India
- 7 World Health Organization