

# You're in safe hands

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

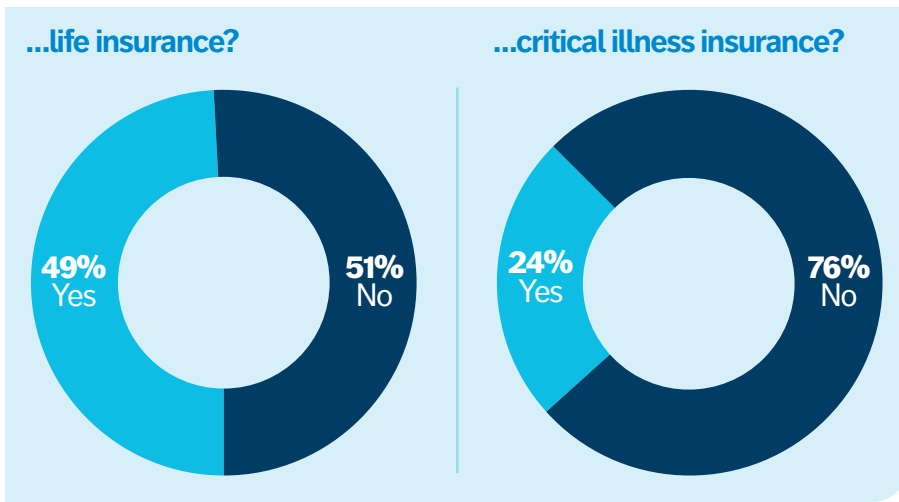
Claims statistics – January 2017 to December 2019



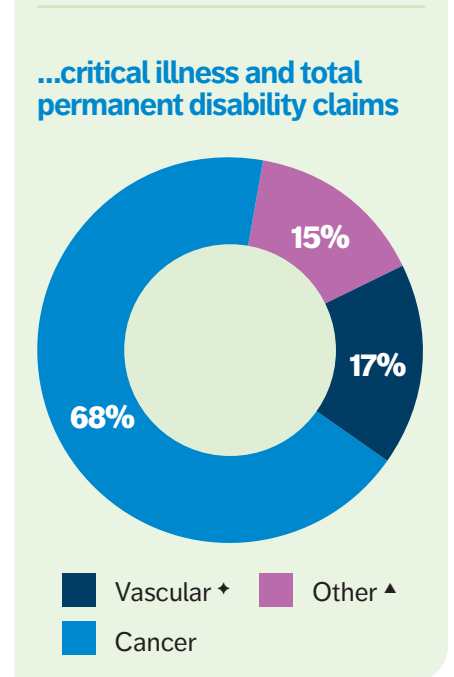
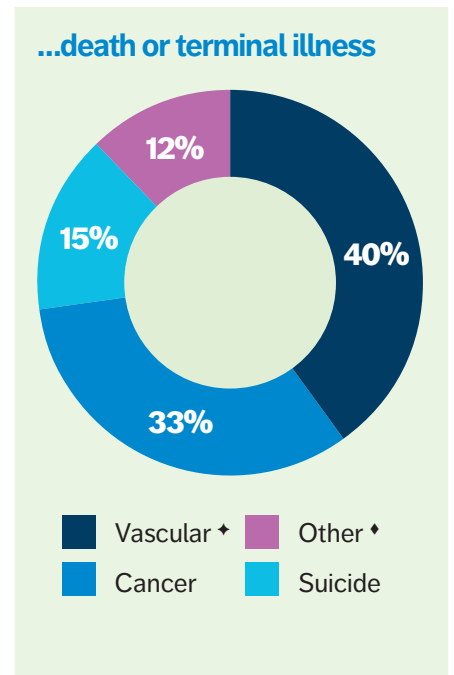
# Do you have adequate protection?

Our research shows that just under half of the population in the United Arab Emirates 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).

## Do you have...



## Cause of...



\* Research conducted by YouGov among 1003 UAE residents, between 16th and 22nd July 2018.  
 † Cardiac and Stroke.  
 ‡ Including respiratory failure, gastric problems, accidents.  
 ▲ Including organ failure, paralysis, third degree burns, impairment of activities of daily living.

# The difference between Medical Insurance and Critical Illness Cover

## Why medical insurance may not be enough

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 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.

Your expenses	Medical Insurance	Critical Illness Cover
Rent	X	✓
Mortgage	X	✓
Utility Bills	X	✓
Loans/Debt	X	✓
Food	X	✓
School fees	X	✓
Other	X	✓
Hospital Bills	✓	X

## Our claims payment record

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.

### Protection claims paid January 2017 to December 2019

**93%** of eligible life and terminal illness claims paid

**93%** of critical illness and total permanent disability claims paid

### Average claims paid January 2017 to December 2019

**USD 350,000**  
life and terminal illness claims paid

**USD 212,000**  
Critical illness and total permanent disability claims paid

Average age for terminal illness claims

**51**

Average age for life cover claims

**52**

Average age for critical illness claims

**47**

Average age for total permanent disability claims

**38**

# Don't wait until it's too late

Nobody knows if or when they will fall seriously ill, or 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.

Telephone: +971 4 436 2800

Email: [dubainewbusiness@fpinternational.com](mailto:dubainewbusiness@fpinternational.com)

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

Youngest life cover claim **38**

Youngest critical illness claim **31**

Youngest terminal illness claim **47**

Oldest life cover claim **68**

Oldest critical illness claim **64**

Oldest terminal illness claim **59**

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