

# Can you afford to survive a serious illness?



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

You may think 'I have no family history of cancer or heart disease' or 'I'm in good shape now and lead a relatively healthy lifestyle'. You may think 'I know people can be struck down with a serious illness but it won't happen to me'.

However, the sad fact is that serious illness can strike anyone, at any time.

Serious illness does not discriminate on the basis of your age, your income level, your gender, the passport you carry, the colour of your skin or how good or bad a person you are. It can creep up on you over time, or it can be suddenly forced upon you in the form of an accident.

Have you considered the implications for you and your family if you were unfortunate enough to be diagnosed with a serious illness, or if you were involved in an accident which left you disabled and unable to work?

At Friends Provident International we are there for our customers at their most vulnerable and important moments.

A significant feature of our International Protector Middle East plan is cover against serious illness. The plan covers a range of critical illnesses which means that, should the worst happen, you will be able to support yourself and your family through the difficult times ahead.

**Still think it won't happen to you?  
Read on for some startling statistics.**

## The UAE perspective...

**AROUND 4,500**<sup>1</sup>  
cases of cancer are diagnosed  
**every year in the UAE**

That means  
on average  
**12**<sup>1</sup>  
**people**  
**per day**  
are diagnosed

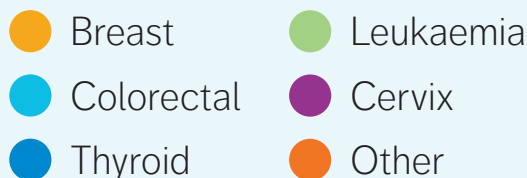
**1,768**<sup>4</sup>  
**new cancer cases**  
reported to the Abu Dhabi  
Health Authority in 2014

**24% Nationals**  
**76% Expatriates**

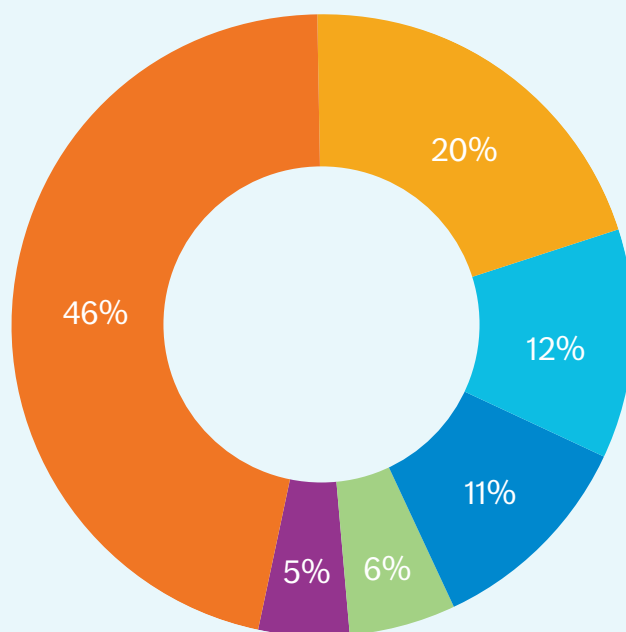
**53% Females**  
**47% Males**

- Non-communicable diseases (NCD) i.e. cancer, cardiovascular, respiratory diseases and diabetes account for 67% of deaths in the UAE.<sup>2</sup>
- In the UAE, the probability of dying between the ages of 30 and 70 from one of the four main NCDs is 19%.<sup>3</sup>

This chart shows a detailed  
breakdown of the most  
common types of cancer that  
people suffer in the UAE.<sup>4</sup>



Metastatic cancers and skin cancers excluded from  
Abu Dhabi central cancer database.<sup>4</sup>



The average age of people suffering a



**heart attack**  
in the UAE is

**45**<sup>5</sup>

**compared with 65 globally**

...and the global situation

Cancer represents  
**65%**<sup>6</sup>  
of all  
critical illness claims

The four most common cancers occurring worldwide are:

- lung
- female breast
- bowel
- prostate cancer

These four cancers account for around 40% of all cancers diagnosed worldwide.



**WORLDWIDE**

it is estimated that there will be

**23.6**<sup>6</sup>

**million**

**new cases of cancer each year by 2030**

**2.5m**<sup>7</sup>

**Indians are currently living with cancer**

- 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 year.<sup>8</sup>
- Cardiovascular disease is the most common health complaint amongst male Indian expats living in the UAE.<sup>8</sup>

**19,800**<sup>10</sup>

**Australians died**

from coronary artery disease in 2013

Accounting for  
**13%**<sup>10</sup>  
of all  
**deaths**

- Cancer was the biggest overall killer in Australia in 2013 with 44,100 deaths, followed by cardiovascular disease (43,600).<sup>10</sup>
- In 2014–15 more than 11 million Australians had at least one of eight chronic conditions.<sup>10</sup>

**In South Africa,**  
non-communicable diseases  
are estimated to account for **43%**<sup>9</sup>  
of total deaths

Cardiovascular disease is listed as the underlying cause of death and accounts for more than **800,000** deaths each year in the US<sup>11</sup>

That's about **1 in 3** deaths<sup>11</sup>

Strokes account for **1 in 20** deaths in the US<sup>11</sup>

Cancer is a leading cause of death worldwide, accounting for **8.8 million** deaths in 2015. The most common causes of cancer death are:<sup>12</sup>



Lung

**1.6 million**



Liver

**788,000**



Colorectal

**774,000**



Stomach

**754,000**



Breast

**571,000**

## However, there is some good news...

As a result of medical advances more and more people worldwide are surviving serious illnesses.

For example, mortality rates resulting from cardiac incidences in UAE hospitals have reduced from 30% to just 3% over the last 30 years. Many critical illnesses can be prevented by addressing lifestyle choices and behavioural risk factors. Most of these life-threatening health conditions are now curable, especially if detected early on.

That's all well and good of course, but you need to consider the implications if you had to give up work – either permanently or temporarily following a serious illness.

Think about the cost of making lifestyle changes to help with your recovery from a serious illness or accident. The adaptations you may need to make to your home to help you cope with a disability. The cost of childcare and how you would be able to meet the cost of your children's education if you are no longer able to work and don't have an income.

**Could you and your family survive financially if you suffered a serious illness and were unable to work?**

## How we can help

Our International Protector Middle East plan can provide Critical Illness cover to help mitigate the impact on your finances that would result from suffering a serious illness or accident. By selecting a suitable amount of cover, you can ensure that your future and that of your family is protected against the effects of an unforeseen health issue.

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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# Now with Best Doctors®

Since 1 September 2017 all new International Protector Middle East plans include an additional benefit – at no extra cost. We focus on protecting the things that matter to our customers and have therefore partnered with **Best Doctors**® – a global network of medical experts – to provide a second opinion service for our customers.

Friends Provident International is the first UAE Insurance Authority licensed company to offer this benefit.

Founded in 1989 by Harvard Medical School professors, **Best Doctors** is a privately owned, global benefits provider that serves more than 40 million members in every major region of the world. The **Best Doctors** network includes over 50,000 of the world's top medical experts. Each has been designated as among the best by other doctors through an exclusive, Gallup® – certified process.

The innovative services include access to an unrivalled network of physicians, who have been selected as the best in their field by other leading doctors. With every service offered, the goal remains the same: to help people in need get the right diagnosis and treatment, significantly improving health outcomes.

The FPI **Best Doctors** service is available to eligible policyholders if they are diagnosed with a major critical, degenerative or life threatening condition and has three aspects:

## InterConsultation®

This service provides an expert second opinion on a condition based on an in-depth analysis of the medical evidence by a top specialist. It is a confidential service designed to complement the existing care being provided by the customer's own doctor.

## Asktheexpert®

This is a confidential call to **Best Doctors**, to ask questions about medical conditions and treatments. Questions will be answered by a specialist in the condition and a full report will be provided.

## FindBestCare®

Having provided a recommended course of action, **Best Doctors** can also search for the most appropriate care facility to provide treatment.

**Best Doctors** provides additional services in other markets, the three services listed above are available to Friends Provident International customers.

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# 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/protect/critical-illness.jsp](http://www.fpinternational.ae/protect/critical-illness.jsp)

[www.fpinternational.com](http://www.fpinternational.com)

Speak with your financial adviser about the peace of mind that can be realised, when you are secure in the knowledge that your future, and that of your family, is taken care of with International Protector Middle East.

## Sources

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- 2 <http://www.khaleejtimes.com/nation/uae-health/rise-in-non-communicable-diseases-prevention-is-better-than-cure>
- 3 [http://www.who.int/nmh/countries/are\\_en.pdf](http://www.who.int/nmh/countries/are_en.pdf)
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- 5 <http://www.khaleejtimes.com/nation/uae-health/rise-in-non-communicable-diseases-prevention-is-better-than-cure>
- 6 Cancer Research UK
- 7 World Health Organisation
- 8 The Times of India
- 9 [http://www.who.int/nmh/countries/zaf\\_en.pdf?ua=1](http://www.who.int/nmh/countries/zaf_en.pdf?ua=1)
- 10 <https://www.aihw.gov.au/reports-statistics/health-welfare-overview/australias-health/overview>
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- 12 <http://www.who.int/mediacentre/factsheets/fs297/en/>

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