

# Protecting what matters

Life changes. Be prepared. Be protected.



# The importance of protection

**Life and critical illness insurance is the cornerstone of any robust financial planning. It can protect your family, your home and your business against your premature death or serious illness.**

Life Insurance can help mitigate the impact of your death on your family's finances. Whilst critical illness insurance complements life insurance and ensures you have resources available to help with recovery from a serious illness and cover the loss of your earnings if you are unable to work.

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

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# About International Protector Middle East +

International Protector Middle East + is a comprehensive and flexible plan with different cover options to help you protect yourself, your family, your home and even your business.

International Protector Middle East + is a market-leading, award-winning term insurance product from Friends Provident International. It is available for individuals or on a joint-life basis and can be written as a life, life or earlier critical illness or stand alone critical illness policy.

## You can choose any of the different types of cover available:

Life cover



Life cover with total and permanent disability benefit



Critical illness cover



Life or earlier critical illness cover



Mortgage protection



International Protector Middle East + also offers a host of additional benefits, all included within your policy. And you might be surprised to know that it doesn't cost as much as you might think.

# Your cover options in more detail...

## Life cover

**Life cover pays out upon the death or diagnosis of a terminal illness of the life assured, during the policy term\*.**

\*Please refer to the Product Guide for cover options, details and exclusions.

## Life cover with total and permanent disability benefit

**Opting for Life cover with Total and Permanent Disability benefit provides the person insured with the additional benefit of cover against total and permanent disability, due to a physical illness\* or injury\*.**

\*Please refer to the Product Guide for details regarding pay out, cover and exclusions.

## Critical illness cover

**Critical Illness Cover pays out upon the person insured being diagnosed with a critical illness\* or disability\*, during the policy term.**

\*Please refer to the Product Guide and the Guide to Critical Illness Cover for details on specified critical illnesses, disabilities and exclusions.

## Life or earlier critical illness cover

In this cover option, the policy pays out if during the policy term the person insured dies, or is diagnosed with a terminal illness, a critical illness\* or a disability\* during the policy term\*.

\*Please refer to the Product Guide and the Guide to Critical Illness Cover for details and exclusions.

## Mortgage protection

Offering protection to homeowners and their families, from potentially losing their homes in the event of death or permanent disability of the homeowner, mortgage protection\* ensures that any outstanding mortgage loans can be paid off, should the unexpected happen. This ensures that a potential financial burden to the survivors is averted.

\*Please refer to the Product Guide for details and exclusions.



# What are the additional benefits?

## Accidental death benefit cover

Free life cover of the lower of USD250,000 or the cover applied for, from the time a fully completed International Protector Middle East + application is received at FPI's offices. This ensures that you are covered, in the case of death due to accident, for 60 days from the time you submit your application.

## Free cover for your children

On life or earlier critical illness and stand alone critical illness policies, free children's critical illness and disability benefit is included for up to three children per parent or legal guardian named as a life assured.

## Portability

Take your plan with you if you relocate.

## Flexibility

Pay monthly or annually, whichever suits your budget.



## Best Doctors®

In partnership with Best Doctors®, we offer you access to the best medical minds in the world through a network of world-class medical experts that provide an expert second opinion. As a result, Best Doctors® will ensure you are confident in your diagnosis and treatment.

## Currency options

Premiums and cover are available in US Dollars (USD), Sterling (GBP), UAE Dirham (AED) and Euro (EUR). You can choose a currency to suit and this will remain throughout the plan.

## Accelerated Premium Payment (APP)

For expatriates who prefer not to continue paying premiums throughout the policy term, International Protector Middle East + under the 'APP' provides a range of payment terms.

## Advance claim payment

In the event of your death, we will offer your beneficiary the option to immediately apply for an advance\* of USD10,000 from the full cover amount of your International Protector Middle East + policy before a claim decision and final settlement is made.

\*This option is only available to qualifying cases – please read the product guide for details.

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# Why choose Friends Provident International?

With a heritage that dates back over 180 years, including over 40 years' experience in the UAE, we have become a leading financial services provider, with a reputation of trust, commitment and integrity, offering financial solutions to customers throughout their lives.

We are a global company with offices in the Isle of Man, UAE, Hong Kong and Singapore and have over 40 years' experience in the UAE providing competitive life assurance and investment products, distributed through our UAE licensed financial adviser partners.

Customers choose our financial solutions to give them the freedom to get the most from life, to protect the things they value most and to save for what is important to them.

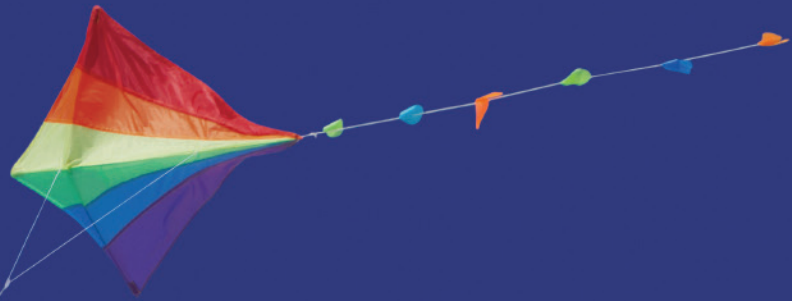
To provide our customers with the best possible products and services, today and in the future, we must enable our people to accelerate the delivery of our strategy. We will do this by giving them the right tools, and the freedom to do the best work of their lives so that we can successfully compete in a fast-changing marketplace.

## Award-winning

We are proud that our expertise and experience is reflected in delivering award-winning products and services.



# Who is it for...



## ...single



Many single people probably think they don't need life or critical illness insurance, but there are exceptions.

For example if you have significant debt – such as a mortgage – you would want it repaid if anything were to happen to you. If you provide financial support for your family, and would like that to continue should you die or become seriously ill, you need life and critical illness insurance.

## ...married



When you're building your life with your spouse, the foundations you are laying need the protection that life and critical illness insurance provides. You and your spouse may use your combined incomes to take on more financial obligations, such as renting a larger apartment, buying a new home or new cars and possibly having children.

A surviving spouse's income may not be enough to pay off debts such as a home loan, credit card balances and car loans, let alone cover daily living expenses.

## ...a parent



If you are a parent, with children of any age, you have a responsibility to ensure that you have enough life and critical illness insurance to safeguard your children's future.

Think about whether your family would be able to maintain its current standard of living if one or both parents were to die prematurely, suffer an accident or were diagnosed with a serious illness. Could the family continue to meet its financial obligations – from paying the rent to meeting the cost of education, or even daily living expenses?

## ...a business owner



Apart from taking care of your family, life and critical illness insurance can mitigate the impact on your business of the death or serious illness of your key personnel.

In most businesses, the loss of a key person would have a devastating impact and in the worst case scenario the business may have to close down. Having a protection plan in place will reduce the impact that a death or serious illness of a key employee would have on your business.

## ...retired



A life insurance policy can help to reduce the stress on loved ones in the event of your death.

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.





# Did you know...

...critical illness cover is often wrongly confused with medical insurance

What's included	Medical Insurance	IPME+
Life cover	X	✓
Critical illness cover	X	✓
Terminal illness benefit	X	✓
Total and permanent disability benefit	X	✓
Mortgage protection	X	✓
Children's critical illness and disability benefit	X	✓
Accidental death benefit cover	X	✓
Best Doctors®	X	✓

...and it's not as expensive as you might think

For example, a 34 year old, non-smoking male could secure life cover of **USD1 million** for a monthly premium of **USD106.79\*** and a critical illness cover of **USD200,000** for a monthly premium of **USD70.66.\***

\*Policy term: 20 years

equivalent to

The total cost would be **USD177.45 per month** – or to put it another way...

**1 coffee a day**

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# Your next steps

It is easy to protect your future - simply speak with your Insurance Authority licensed 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:**

01

## Level of cover

Consider your current lifestyle, your financial commitments and any assets you want to protect.

02

## 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?

03

## Taking advice

Speak with your Insurance Authority licensed financial adviser to see how an International Protector Middle East + policy can support you and your financial planning needs.

To protect yourself, your family and your current lifestyle, visit our website at [www.fpinternational.ae/protect](http://www.fpinternational.ae/protect)



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## 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.

An Arabic version of this document will be made available upon request.

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