

# Women need life insurance too



Life changes. Be prepared. Be protected.

We live in a world where women are redefining their roles, both at work and at home.

Today, from being the sole breadwinner, to earning more than their spouses and even working as full-time homemakers, women's roles are varied. It is important for women to focus on developing their financial independence whatever they do.

However, there is a crucial aspect that is often overlooked, and this is life insurance.

**A large part of financial responsibility includes thinking about the welfare of your family and anyone financially dependent on you should the unthinkable happen, read on to find out more.**

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## Here are a few situations where cover is vital

- If you are a **stay-at-home mum**, there is a very high financial value attributable to the diverse range of work you do, that often goes unrecognised.
- If you are a **single professional** with no children, you need to think about whether you have dependents such as elderly parents or siblings, who are financially dependent on you. Additionally, you should consider whether you have any debts that would need to be repaid in the event of your death or serious illness.
- If you are a **breadwinner** supporting your spouse in the running of your home or perhaps a **widow**, the loss of your income (due to death or serious illness) could make it difficult to meet your family's everyday expenses, and potentially have a long-term impact on the future of your children.

**In any of these scenarios, if the worst should happen to you, a life insurance policy would provide financial support to you and/or your family during a very difficult time.**

## There are ways to minimise the risk and impact of serious illnesses

- **Know your family history:** if your immediate relatives have suffered from cancer or other serious illnesses, especially at a young age, there is a greater likelihood that you have an inherited gene that could cause a serious illness, which means you should be screened regularly.
- **Recognise symptoms and signs:** any change in your body, from new lumps or moles in the skin to discomfort or pain, can be an early indication of cancer. Consult a doctor early.
- **Examinations:** in addition to general awareness, you should perform a breast self exam each month and have clinical breast exams at an annual visit to your healthcare professional.
- **Arranging insurance coverage:** health and critical illness cover will ensure that, if you are diagnosed with a serious health condition, you will have additional resources in place to pay for care without incurring potentially crippling financial burdens.

**THE MOST COMMON CANCERS  
IN UAE RESIDENT FEMALES, IN 2014 WERE: <sup>1</sup>**

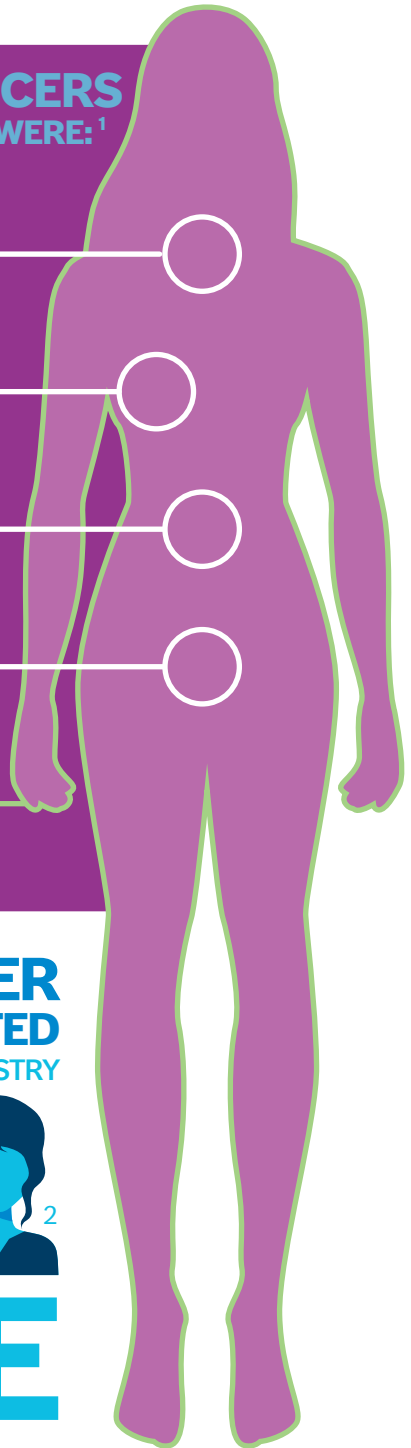
**Thyroid**  
234 cases

**Breast**  
762 cases

**Colorectal**  
148 cases

**Uterus**  
106 cases

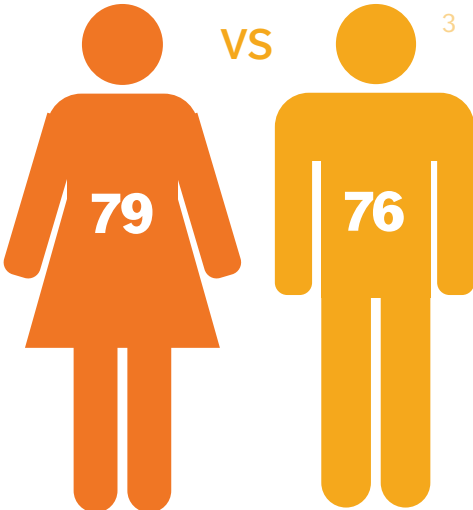
**Leukaemia**  
68 cases



**IN 2014 1768 NEW CANCER CASES REPORTED**  
ON THE ABU DHABI CENTRAL CANCER REGISTRY

**53.3% WERE FEMALE**  <sup>2</sup>

**IN THE UAE,  
WOMEN  
HAVE A HIGHER  
LIFE EXPECTANCY**



**LIVING AN AVERAGE OF  
THREE YEARS  
LONGER  
THAN MEN**

However, their death is more likely to be caused by a serious illness such as cancer, cardiovascular disease or Alzheimer's disease.

4

**CANCER**

IS ONE OF THE BIGGEST KILLERS IN THE UAE

**EXPATRIATE WOMEN ARE**

MORE LIKELY TO BE DIAGNOSED WITH CANCER

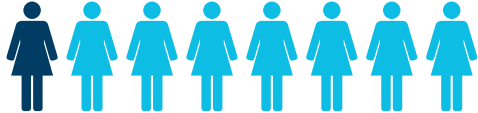
WHEN COMPARED WITH THEIR MALE COUNTERPARTS

This graphic is designed to look like a purple clipboard with a white sheet of paper. At the top right of the paper is a small number '4'. The text is arranged in a hierarchy: 'CANCER' in large purple letters, followed by 'IS ONE OF THE BIGGEST KILLERS IN THE UAE' in smaller purple letters. Below that, 'EXPATRIATE WOMEN ARE' is in white, 'MORE LIKELY TO BE DIAGNOSED WITH CANCER' is in large blue letters, and 'WHEN COMPARED WITH THEIR MALE COUNTERPARTS' is in smaller blue letters.

**BREAST CANCER IS THE MOST COMMON FORM OF CANCER IN WOMEN**


**WORLDWIDE**

AFFECTING ONE IN EIGHT



IN THE UK THE FIVE-YEAR SURVIVAL RATE IS UP FROM AROUND 50% 40 YEARS AGO TO



IN ABU DHABI,  
CARDIOVASCULAR  
**DISEASE**   
ACCOUNTED FOR

**35%**

**OF ALL DEATHS**  
IN THE EMIRATE IN 2015

AND IN DUBAI IT WAS  
RESPONSIBLE FOR

**30%** <sup>6</sup>

**OF ALL DEATHS**



**WORLDWIDE**

**1**

**IN**

**3**

**FEMALE  
DEATHS**

**ARE DUE TO** **CARDIOVASCULAR  
DISEASE & STROKE**

#### Sources

- 1 [www.mohap.gov.ae/Files/MOH\\_OpenData/520/UAE%20Cancer%20Registry%20Report%202014\\_En.pdf](http://www.mohap.gov.ae/Files/MOH_OpenData/520/UAE%20Cancer%20Registry%20Report%202014_En.pdf)  
[www.government.ae/en/information-and-services/health-and-fitness/chronic-diseases-and-natural-disorders/cancer-](http://www.government.ae/en/information-and-services/health-and-fitness/chronic-diseases-and-natural-disorders/cancer-)
- 2 [www.haad.ae/simplycheck/tabid/140/default.aspx](http://www.haad.ae/simplycheck/tabid/140/default.aspx)
- 3 [www.who.int/countries/are/en/](http://www.who.int/countries/are/en/)
- 4 [www.mohap.gov.ae/Files/MOH\\_OpenData/520/UAE%20Cancer%20Registry%20Report%202014\\_En.pdf](http://www.mohap.gov.ae/Files/MOH_OpenData/520/UAE%20Cancer%20Registry%20Report%202014_En.pdf)
- 5 World Cancer Research Fund International and [www.breastcancercampaign.org](http://www.breastcancercampaign.org)
- 6 [www.thenational.ae/uae/health/heart-disease-is-uae-s-biggest-killer-but-women-don-t-know-the-warning-signs-1.675266](http://www.thenational.ae/uae/health/heart-disease-is-uae-s-biggest-killer-but-women-don-t-know-the-warning-signs-1.675266)
- 7 [www.who.int/gho/women\\_and\\_health/en/](http://www.who.int/gho/women_and_health/en/)

## Case studies

### Working professional

Miss A, a single expatriate doctor working in the Middle East was a high-achieving career woman in her forties, and enjoyed a good income. In 2015, Miss A took out a critical illness plan for **USD360,000** to compensate for loss of earnings should she suffer from a serious health condition.



In late 2017, Miss A noticed a lump in her breast while on holiday which ultimately led to a diagnosis of cancer. A claim was submitted and accepted, resulting in the policy proceeds being paid out in full. This enabled Miss A to return to her home country for treatment and recovery without having to worry about loss of earnings.

### Stay-at-home mother

Mrs B was a full-time stay-at-home mum in her early forties and a mother of three children under the age of 10. Mrs B decided to take out a life or earlier critical illness plan for herself.



A year after taking out her policy, Mrs B passed away from a heart attack.

While nothing could prepare the family for this shock, the **USD500,000** lump sum payment from Mrs B's policy meant that Mr B and the family could focus on dealing with their loss without immediate financial worries.

The policy enabled Mr B to fly in relatives for short-term support while he grieved for his wife. Subsequently, Mr B gave up work to support his children for a period of five years, using the proceeds of the policy to compensate for his loss of income.

# International Protector Middle East

International Protector Middle East (IPME) is a market leading, award-winning, term insurance product from Friends Provident International Limited (FPIL).

Term insurance is one of the most cost-effective types of life insurance available. IPME is a comprehensive and flexible protection plan with different cover options to protect what matters to you.

You may wish to protect your own life, cover a mortgage on your home, your savings and even your business.

IPME is available for individuals and couples on a life, life or earlier critical illness or standalone critical illness basis. It covers a range of more than 30 serious illnesses and it may cost a lot less than you think.

The tables below show indicative monthly costs for each of the covers available:

Premiums for a female, non-smoker, for 20 years of life or earlier critical illness cover		
Age at start of plan	Cover of AED1 million	Cover of USD200,000
30 years	AED297.46 per month	USD64.37 per month
40 years	AED438.72 per month	USD92.88 per month

Premiums for a female, non-smoker, for 20 years of life cover		
Age at start of plan	Cover of AED1million	Cover of USD250,000
30 years	AED108.54 per month	USD27.50 per month
40 years	AED162.27 per month	USD40.93 per month

NB 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 assume FPIL standard Indian/Western expat rates.



A 30 year old female can arrange cover of AED1 million for as little as AED298 per month, that's less than AED10 a day.

THAT'S EQUIVALENT TO THE COST OF

1 CUP OF COFFEE!!

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## Next steps

Whether you are a working professional, a stay-at-home mum or a young woman building a life with your husband...

### 01 Look

at your current income and outgoings, your financial commitments and any assets you need to protect.

### 02 Consider

what you value about your current lifestyle, and the lives of your loved ones and dependents. Think about how they may be affected if you become critically ill or if you were to die.

### 03 Speak

with your financial adviser to find out more about how IPME could give you peace of mind as you plan your future.

Find out more by visiting:

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

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