

Friends Provident International; A matter of life and death

Date: May 2017

Friends Provident International (FPI) has released a guide detailing 14 things expatriates should be aware of, in case they meet with an untimely death while residing in the UAE.

The guide is titled *A matter of life and death* and covers the key issues for expatriates if the worst should happen. For example, many people will not be aware that if you die while resident in the UAE your bank account will be frozen until probate is granted – and that's the case even for joint bank accounts. The guide makes suggestions on how certain aspects of dealing with a death in the family can be made easier for those left behind.

Marcus Gent, Managing Director, Middle East and Africa at FPI said:

“At FPI we are passionate about helping our customers protect what is important to them and we structure our propositions accordingly. However, something that I realised shortly after arriving in the UAE is that there is a general lack of understanding among expatriates around how to deal with a death while resident abroad.

As the famous German writer Thomas Mann once said, “A man's dying is more his survivor's affair than his own”. *A matter of life and death* has been developed to give people food for thought and to make them think about how to structure their personal and financial situation to the best effect, which in turn will help those that may be left behind to deal with matters in accordance with their wishes.

While no one likes to think about dying – and indeed no one should spend too much time thinking about it - knowing that you have taken steps to ensure your family is taken care of, even if you're not around, can be a great source of comfort.”

Philip Cernik, Chief Marketing Officer, Middle East and Africa at FPI commented:

“We are constantly looking for ways to help develop our distribution partners' knowledge and *A matter of life and death* will help them when discussing their customers' life insurance needs. The guide covers such matters as writing a will, how to register a death and how to arrange for the burial, cremation or repatriation of remains.

Life as an expatriate in the UAE can be fulfilling, but complications can arise when it comes to death, unless you have planned accordingly. We are committed to supporting a healthy UAE expatriate community with the knowledge they need to be prepared for any eventuality. That way they can enjoy peace of mind.

Life insurance should form a cornerstone of any robust financial planning. I would encourage anyone without cover to speak with a financial adviser who will be able to explain the benefits, help them assess their situation and recommend a plan with suitable cover.”

Printed copies of *A matter of life and death* are available from FPI's distribution partners and can be downloaded from the website www.fpinternational.ae.

- Ends -



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Notes to Editors

About Friends Provident International

Friends Provident International (FPI) provides life assurance, pensions and investment products in Asia, the Middle East, the United Kingdom – and other selected markets – and is part of the Aviva Group.

We have over 35 years' international experience, offices in Hong Kong, Singapore, the United Arab Emirates and the Isle of Man, and more than 500 staff worldwide.

See www.fpiinternational.com for further information on Friends Provident International.

About Aviva

- Aviva provides life insurance, general insurance, health insurance and asset management to 34* million customers, across 16 markets worldwide
- In the UK we are the leading insurer serving one in every four households and have strong businesses in selected markets in Europe, Asia and Canada. Our shares are listed on the London Stock Exchange and we are a member of the FTSE100 index.
- Aviva's asset management business, Aviva Investors, provides asset management services to both Aviva and external clients, and currently manages over £245 billion in assets.
- Aviva helps people save for the future and manage the risks of everyday life; we paid out £24.6 billion in benefits and claims in 2014.
- By serving our customers well, we are building a business which is strong and sustainable, which our people are proud to work for, and which makes a positive contribution to society.
- The Aviva media centre at <http://www.aviva.com/media/> includes company information, images, and a news release archive.
- For an introduction to what we do and how we do it, please click here <http://www.aviva.com/about-us/aviva/>
- For broadcast-standard video, please visit <http://www.aviva.com/media/b-roll-library/>
- Follow us on twitter: www.twitter.com/avivapl/

* Before the deduction of Aviva and Friends Life overlapping customers.



IMPORTANT INFORMATION

Friends Provident International is a trading name of Friends Provident International Limited and Aviva Group PLC (for business conducted outside the United Kingdom).

Friends Provident International Limited

Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA.

Incorporated company limited by shares. Registered in the Isle of Man, number 11494.

Authorised by the Isle of Man Insurance and Pensions Authority.

Provider of life assurance and investment products.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Authorised by the Office of the Commissioner of Insurance to conduct long-term insurance business in Hong Kong.

Registered in the United Arab Emirates as an Insurance Company (Registration No. 76).

Registered with the Ministry of Economy as a foreign company (Registration No. 2013): Registration date 18 April 2007.

Authorised by the United Arab Emirates Insurance Authority to conduct life assurance and funds accumulation operations.

Registered in Singapore No. F06835G.

Licensed by the Monetary Authority of Singapore to conduct life insurance business in Singapore.

Friends Provident International is a registered trade mark of the Aviva Group.