

I know what you are thinking

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I know how you think when it comes to considering the need for insurance against a serious illness.

You 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 probably think “I know people can be struck down with a severe illness but it won’t happen to me”. I know this because I was like you. And I was wrong.

Waiting in a hospital treatment room for a doctor who had been summoned to discuss the ultrasound my one year old daughter had just had, I couldn’t understand why the technician who had performed the scan or one of the doctors on the ward couldn’t just tell me the results. After some time a surgeon in green scrubs came to see us and some of the few words I can remember were “You need to find a cancer hospital. Maybe you should take your daughter back to your home country”.

Nothing will ever prepare you for the shock of finding out that you - or one of those closest to you - has cancer. It took four weeks and four hospitals in three countries for us to get a diagnosis and even after we received it we couldn’t believe it.

In my profession – working in life insurance product development - I see death and critical illness statistics on a regular basis. Nonetheless I still didn’t believe it could happen to my family, but I write to tell you that it can. Cancer doesn’t care how old you are. It doesn’t care about your income level. It doesn’t care about your gender. It doesn’t care about how “good” or “bad” a person you are. It doesn’t discriminate based on what passport you carry or the colour of your skin. It is a faceless, emotionless, completely indiscriminate monster and it is relentless.

As you are reading this you are probably thinking that something like a medication, processed food, distant family history or close familial line between my wife and I might have played a part. I used to think that way too. No, my wife took no medication before or during pregnancy and my daughter was on no medication after she was born. As our first and only child we were at times told we were overly- protective in terms of her diet, by only giving her food that had been made freshly at home and using organic produce and finally my wife and I are from different continents, so none of the “traditional” risk factors applied. The monster came calling anyway.

Why am I telling you this? I want you to think about the unthinkable and prepare as well as you can for what you can never totally prepare for. We have been blessed by having excellent health insurance and this has covered every aspect of treatment so far including evacuating my daughter to a specialist children’s hospital in the UK when it became clear that there were no facilities in the region that could treat her.

The first thing I would say is that if you aren’t sure about the extent of your coverage, find out and when you do also check if you have emergency medical evacuation cover. As you would have done if you were in my situation, I explored every avenue and option myself without waiting to find out if my insurance would cover it and I know

that the hospital in the UK wouldn't admit my daughter unless they had either health insurance authorization or a deposit of GBP 250,000. I also know that air ambulance evacuation from the UAE to the UK for my daughter would have cost GBP 65,000. I know this because I asked before it was determined that she was covered.

Find out what you and your family are covered for and consider whether you need to supplement this with additional individual cover for you and your loved ones.

An area you should also consider is the additional expense of dealing with a critical illness like cancer. As I said, our health insurance has been exceptional and I will forever be indebted to the company that has looked after us. That said, no health insurance policy in existence covers the additional costs that come with nightmares like this. Costs like the loss of earnings for my wife and I being away from work for extended periods of time, or for renting accommodation in central London to be close to the hospital, while still having to pay rent on our home in Dubai. Even little things like the cost of eating out every day – in a hospital cafeteria – add up. This is where Critical Illness cover is invaluable. It pays a lump sum that can be used to offset or completely meet these additional costs, thus removing the second biggest stress of financial worry at a time when you want to focus on your own or your loved ones' recovery. I hadn't ever thought to arrange for cover of this kind– instead I was planning on education savings and then topping up our life cover to make sure that my daughter was financially covered for good, and insulated from the bad.

I don't know you, but I know how you think because I was like you. Whether you think "it won't happen to me" or you think "why should I pay for something I might never need" I want to tell you that you could be wrong and it is much better to be prepared in case you are.

In situations like this your eyes are opened to many things, one of which is the kindness of complete strangers. I don't know you but I nonetheless pray that you never experience this yourself.

Let me however do you this kindness and urge you to please protect yourself and your family by making sure you have the cover in case it does.

I was like you.

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