

# “THE BIG 5”



## 5 simple rules to a longer, healthier, happier life

Without health, there is no life. A critical illness can strike at any time, regardless of age, gender, beliefs, or wealth status.

Serious illnesses can mentally, physically and financially impact you and your loved ones, but having term insurance cover from Friends Provident International gives you peace of mind if the worst happens.

Critical Illness  
Cover starts at  
just **USD 25.00**  
per month.

Self-care has never been more important. Following the **Big 5** will give you the best chance of a long, happy and healthy life.

### 1 Don't smoke

Due to the associated health risks with smoking, your premiums can be significantly higher than a non-smoker, as statistically, a smoker has a shorter life expectancy by 10 years.<sup>1</sup>

### 2 Limit alcohol consumption

Reducing the amount of alcohol you consume can positively affect your overall physical and mental wellbeing.

### 3 Sleep well

Having a solid 7 hours sleep per night will help the body heal itself, fight off infections, and boost immune strength, reducing the chance of a critical illness.

### 4 Exercise regularly

An essential factor in maintaining a healthy life, exercising regularly helps increase oxygen and blood flow around the heart and reduces high blood pressure, cholesterol and triglyceride levels.<sup>2</sup>

### 5 Healthy diet

A balanced diet can help reduce diabetes, heart disease, and some cancers while boosting the immune system and muscle strength. Limiting fatty, salty, sugary and processed foods also reduces the chance of obesity.

**These simple life changes can benefit you significantly by reducing the chances of heart disease, cancer, stroke and diabetes.**

# How Can Friends Provident International Protection Products Help You?

Friends Provident International offers flexible and portable protection products in the Middle East, which are available on either single-life or a joint-life basis.

Term insurance is one of the most cost-effective types of life insurance available.

## Benefits of our Protection Products are:

- **Critical Illness Cover up to USD 1,250,000**

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

- **Life or Earlier Critical Illness Cover**

The policy pays out if the life insured dies, is diagnosed with a terminal illness, a critical illness or a disability during the term.

- **Life Cover up to USD 32,000,000**

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

- **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 physical illness or injury.

- **Free Children's Critical Illness and Disability Benefit**

Available on Life or Earlier Critical Illness and Stand-alone Critical Illness policies, up to three children per parent or legal guardian can be named as a life assured.

- **Accidental Death Benefit Cover (ADB)**

When you apply for term insurance from Friends Provident International, you'll receive free accident-related life cover for up to 60 days whilst we process and issue your plan. The coverage amount will be the lower of USD 250,000 or the amount you applied for.

- **Advanced Payment Claim**

In the event of your death, we will advance USD 10,000 from the full cover amount of your policy to help with any immediate expenses whilst we process your claim.

- **Free Best Doctors Second Opinion Service**

Friends Provident International has teamed up with Best Doctors, a network of the best medical minds worldwide, to ensure you get the best second opinion.

- **Multi-currency options**

Premiums are available in US Dollars (USD), Sterling (GBP), Euro (EUR) and UAE Dirham (AED) \*

\*available in the United Arab Emirates (UAE) only.

**For more information, please get in touch with your financial adviser and check out our product guides.**

### Refs:

1. [https://www.cdc.gov/tobacco/data\\_statistics/fact\\_sheets/health\\_effects/tobacco\\_related\\_mortality/index.htm](https://www.cdc.gov/tobacco/data_statistics/fact_sheets/health_effects/tobacco_related_mortality/index.htm).
2. <https://medlineplus.gov/benefitssofexercise.html>.

**Friends Provident International Limited:** Registered and Head Office: Royal Court, Castletown, Isle of Man, British Isles, IM9 1RA. Isle of Man incorporated company number 11494C. Authorised and regulated by the Isle of Man Financial Services Authority. Provider of life assurance and investment products. **Dubai branch:** PO Box 215113, Emaar Square, Building 6, Floor 5, Dubai, United Arab Emirates. Registered in the United Arab Emirates with the UAE Insurance Authority as an insurance company. Registration date, 18 April 2007 (Registration No. 76). Registered with the Ministry of Economy as a foreign company to conduct life assurance and funds accumulation operations (Registration No. 2013). Friends Provident International is a registered trademark and trading name of Friends Provident International Limited.