

# Peace of mind when it matters the most

As the only life insurance provider in the Middle East to publish yearly claims statistics specific to the region, you can rest assured that we will deliver on our promise to be there for you when it matters the most, giving you our support, and making sure that all valid claims are paid quickly and easily.

## Total claims paid from Jan 2014 to Dec 2016

Life cover	Critical illness cover	Total
\$34 <sub>M</sub>	\$33 <sub>M</sub>	\$67 <sub>M</sub>

## Largest claim payouts

Life cover	Critical illness cover
\$1.5 <sub>M</sub>	\$1.25 <sub>M</sub>

Source: Zurich International Life, 2017



## It could happen to anyone, at any age

Zurich's recent report, Income Protection in the UAE, found that 97% of residents consider themselves to be healthy, with 88% believing they would remain healthy for the next five years. Our claims record tells a different story, as death, critical illness and disability can strike anyone, at any age, at any time.

<b>50</b> Average age for life cover claimant*	<b>48</b> Average age for critical illness claimant
<b>27</b> Youngest life cover claimant	<b>29</b> Youngest critical illness claimant

Zurich also covers your children free of charge\*\*



**4** Youngest child critical illness claimant

Type of cover	Average	Youngest
 Family Income Benefit	<b>49</b>	<b>44</b>
 Hospitalisation	<b>43</b>	<b>27</b>
 Permanent and Total Disability	<b>41</b>	<b>41</b>
 Accidental Death	<b>45</b>	<b>42</b>

Zurich offers a range of protection benefits, which you can discuss with your financial professional.

\*Claimant means a life insured for whom a claim was made.

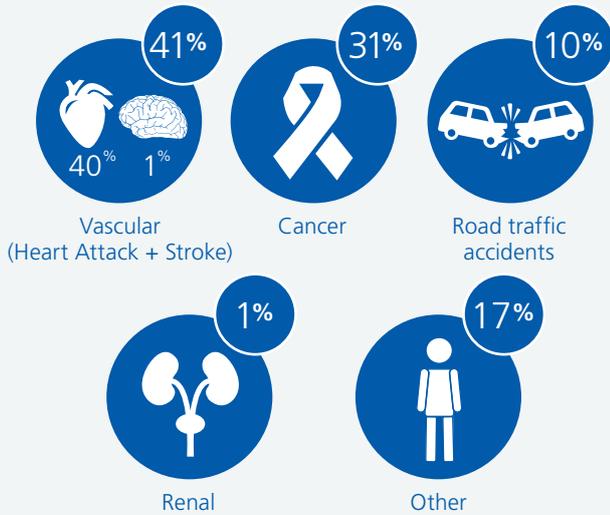
\*\*Zurich offers free children's critical illness cover for up to three children when you take a critical illness benefit on a whole of life policy.

Source: Zurich International Life, 2017

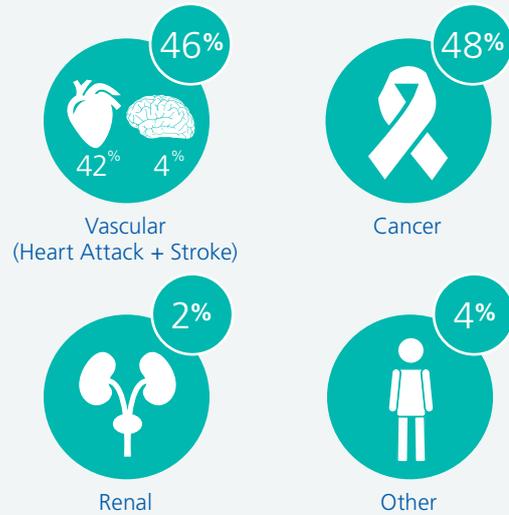
## Key causes of death and critical illness

Our Middle East claims data shows some of the key reasons for death and critical illness claims.

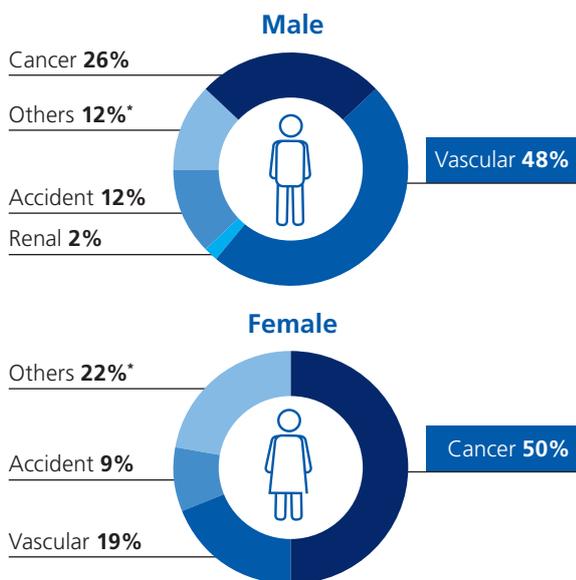
### Life cover claims by condition



### Critical illness claims by condition

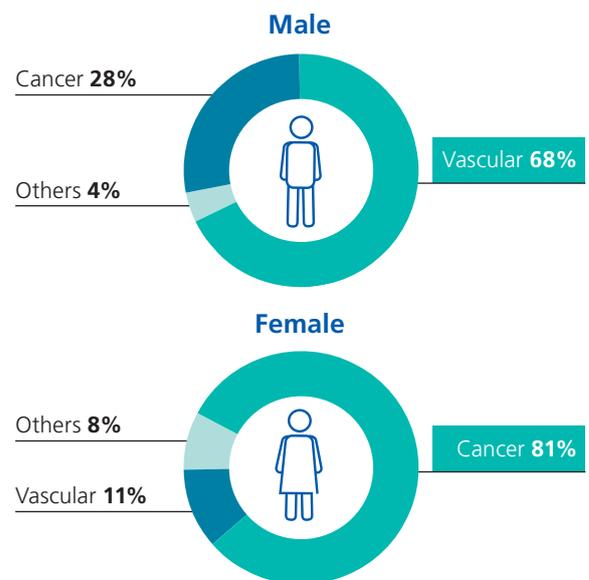


### Life cover claims by gender



\*Others includes Parkinson's Disease, Multiple Sclerosis, Motor Neurone Disease and other causes

### Critical illness claims by gender



## Summary of life and critical illness cover claims by age, gender and condition

Age	%	Gender	%
>=70	94	Male	6
60-69	89	Male	11
50-59	89	Male	11
40-49	71	Male	29
30-39	46	Male	54
20-29	100	Male	0
<20	0	Male	100

Overall gender split: Male 73%, Female 27%

The claims represent Zurich's overall portfolio gender split in the Middle East.

Gender	Age	Condition
Male	40+	Heart attack and stroke most common reasons for male claimants.
Female	30s	Breast and cervical cancer most common reasons for female claimants.

### Percentage of eligible claims paid\*

# 94%

of life cover claims

# 91%

of critical illness claims



\*Eligible claims means claims that met the terms and conditions.

Source: Zurich International Life, 2017

## Why some claims were not paid

The main reason we were not able to pay some claims for both life and critical illness cover was due to serious non-disclosure of a previous or existing condition. Examples of serious non-disclosure are where clients have failed to tell us about their history of: heart attacks; cancers; diabetes, etc. This means we did not receive correct or complete information during the application process and highlights why it is so important to provide information that is true, accurate and complete.

### Other reasons for non-payment:

**Life cover:** Fraudulent claim

**Critical illness cover:** Condition diagnosed within the three-month waiting period.

## Help us to help you

We require you to fully and accurately disclose information about your health, lifestyle, and medical and family history when you apply for a protection policy, so that we can adequately assess your application. This ensures we can deliver on our promise to pay your claim should the unfortunate happen.

Below are the most common areas where people make mistakes or miss out important information when applying for a protection policy. This type of information is requested in the application form and the health and lifestyle questionnaire.



### Health history

It's important you tell us everything with regard to your personal medical details. Take time to think about your medical history and pay particular attention to health issues that may no longer have any symptoms.



### Family history

If your parents or siblings have suffered from heart disease, cancer, multiple sclerosis, diabetes, or a familial/hereditary disorder, please disclose this information in your application form.



### Height and weight

In order to calculate your Body Mass Index (BMI), we need to know your height and weight. Weigh yourself at home, at the gym, or at a clinic to ensure you capture the correct information.



### Alcohol and smoking

Be open and honest with yourself and us. Do you have an occasional alcoholic drink, or is it more frequent? Do you like to relax with a shisha or cigar from time to time, or use an e-cigarette? If so, it's important to tell us.

## Making medicals easier

It can be difficult to take time out from your busy schedule and leave your office or home to complete a medical examination. To help you with this, our Office and Home Medical Service (OHMS), a nurse screening service, is available in Dubai, Sharjah and Abu Dhabi to all clients buying a Zurich protection policy.



## Real people, real life experiences

We ensure that our claims are paid quickly and easily. Don't just take our word for it; listen to what some of our claimants had to say:



“My husband and I were only 29 and weren't thinking about things like heart attack, cancer, diabetes, or kidney failure. We were just enjoying our life in Dubai.”

Muskan



“Sometimes Dubai can make you feel like you don't have to worry about tomorrow, as there's so much fun to be had today.”

Gary



Watch their stories here  
or visit  
[zurich.ae](http://zurich.ae)

## Financial stability

Our strong financial ratings mean you can feel confident that we'll be able to meet our financial commitments to you and your family.

Agency	Rating	Outlook
Standard & Poor's	AA-	Stable
Moody's	Aa3	Stable
A.M. Best	A+	Stable

## Award-winning products and services

Our customers have trusted us to protect them for almost 30 years in the Middle East, and that's why we have won many industry **awards** over the years, including most recently:

### MENA Insurance Review Awards (2015 – 2017):

- 'Life Insurer of the Year'

### International Adviser Life Awards (2015 and 2016):

- 'Reader's Choice Award'
- 'Best overall product range'
- 'Best Protection Product'



## How to make a claim

Our main objective is to ensure that all valid claims are paid promptly and efficiently, no matter where you are in the world. Please follow these simple steps:

1. Download our **claims checklist**
2. Complete the claim form
3. Submit the claim form and supporting documents

## Who to contact

If you need to make a claim, please contact your financial professional in the first instance, or write to us at **benefit.claims@zurich.com**. We are also available to assist you with your claim over the phone at Zurich HelpPoint. Simply call one of the below numbers:

 **Bahrain: +973 1756 3321/2**

 **Qatar: +974 4496 7555**

 **U.A.E.: +971 4 363 4567**

## Don't predict the future. Protect it.

No one knows what the future holds, but with adequate protection in place you can be better prepared to deal with the unexpected.

- Seek advice from a **financial professional** and make a well-informed decision about your protection needs.
- **Calculate** how much protection cover you need to secure your financial future.
- Visit our website **zurich.ae** to learn more about Zurich's solutions.

## Important information

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect plan holders.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its plan holders, up to 90% of the liability to the protected plan holders will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your plan.

Not for sale to residents or nationals of the United States including any United States federally controlled territory.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles.

Telephone +44 1624 662266 Telefax +44 1624 662038

www.zurichinternational.com

MSP12588 (718060004) (05/17) RRD



**ZURICH**®