

We're here for you

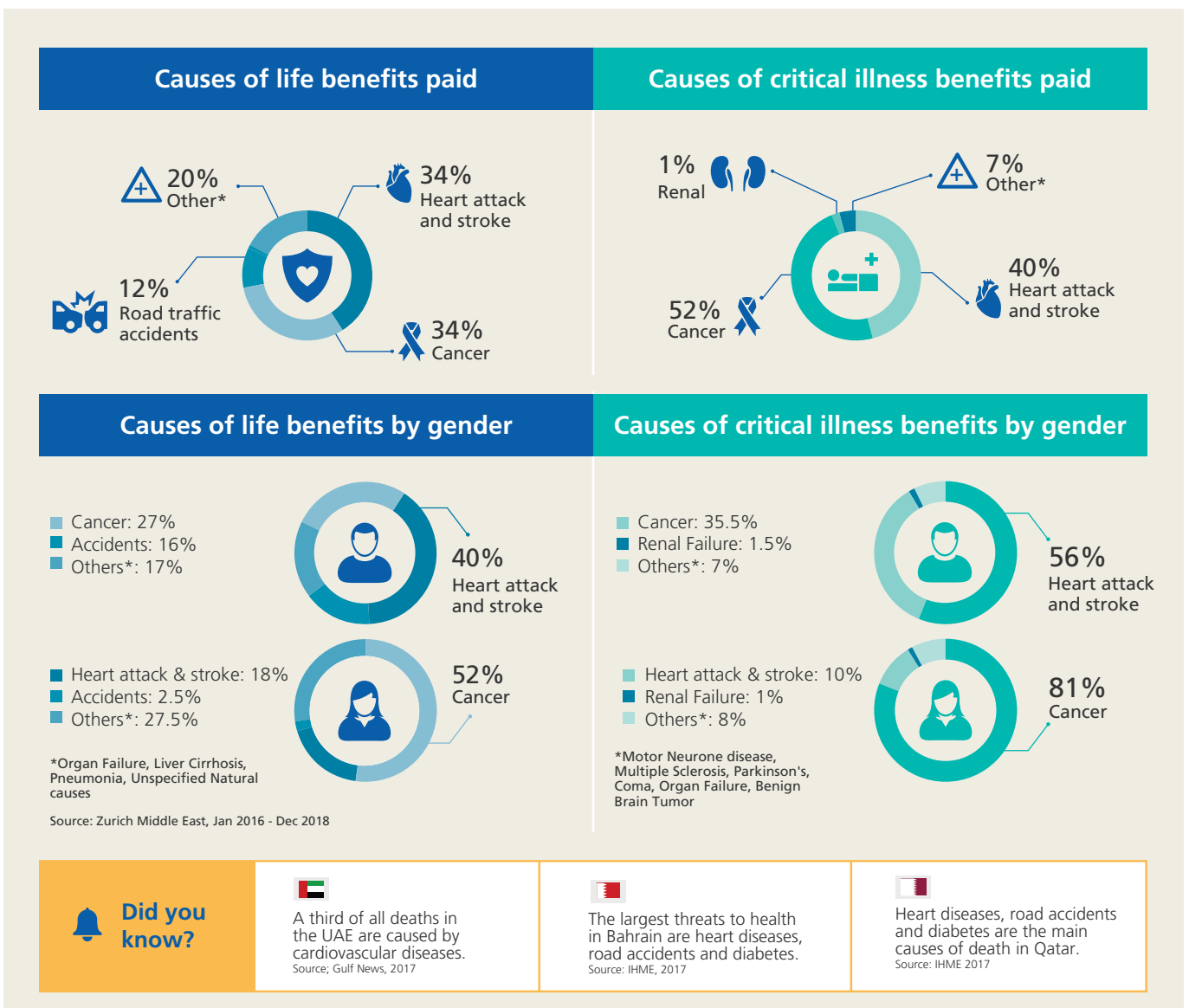
So you can be Ready For Life

Our 2019 Middle East customer benefits report reveals key health risks and reflects the need for timely and sufficient protection. Cancer and heart attack were the key causes for customer benefits paid, and are also the main health threats in the region. Our regional experience, global expertise and strong track record means you can rely on us to help you be Ready For Life.



Cancer and heart attack top the list

Our Middle East customer benefits data shows the key reasons for life and critical illness benefits paid.





It's happening sooner than we think

The average age of our customers claiming critical illness and life benefits is 48 and 50 years respectively. Premiums are cheaper when one is young and healthy, so it's key to act early.

50 Average age for life cover claimant

48 Average age for critical illness claimant

27 Youngest life cover claimant

28 Youngest critical illness claimant

Zurich covers children free of cost*



3 Youngest child critical illness claimant

*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.

Type of benefit	Average	Youngest
Family Income Benefit	48	35
Hospitalisation	43	27
Permanent and Total Disability	52	47
Accidental Death	42	42

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



Did you know?



People die of heart attacks younger in the UAE than in the rest of the world.

Source: Gulf News, 2018

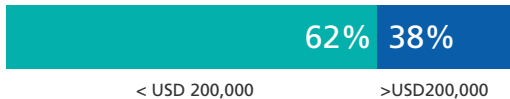


Peace of mind when you need it most

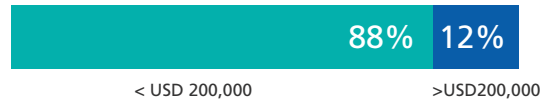
Majority of our customers who claimed had cover of USD 200,000 or less, with young families to support. Ensure you have enough financial protection for yourself and your loved ones.



Life cover benefit paid



Critical illness benefit paid



Scan here to calculate how much protection cover you need to protect your financial future.



Did you know?

The average cost of cancer treatment is USD 100,000*. This excludes loss of income and post-treatment expenses incurred as you take the time to recover.

Source: American Cancer Society, 2017



Commitment to health

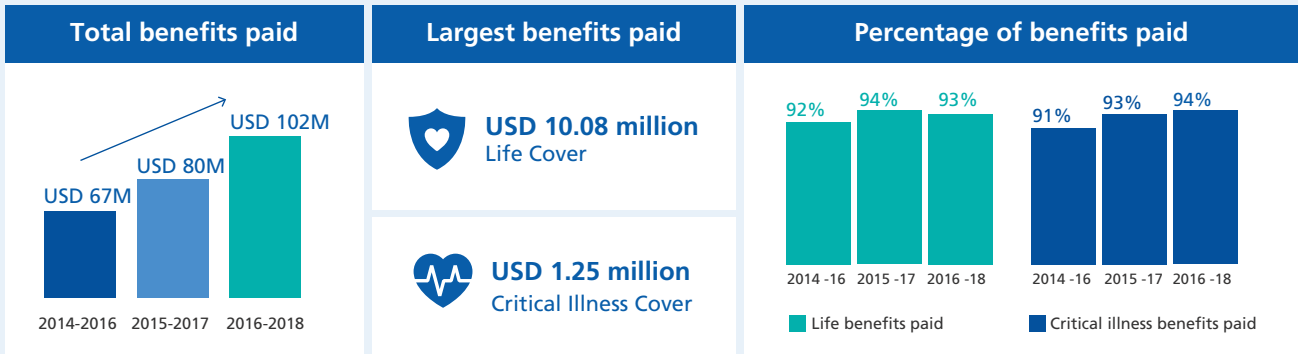
The UAE government has set up a 2021 vision to achieve a world-class healthcare system which seeks to reduce the number of lifestyle diseases for its citizens.

Source: The UAE Government portal, 2018



You can rely on us to be Ready For Life

Over the past three years we have paid out over USD 100 million in benefits to our customers in the Middle East. Our solid financial ratings, strong market and industry recognition means you can rest assured that we will deliver on our promise to you.



Source: Zurich Middle East, Jan 2016 - Dec 2018

TIP

Unpaid benefits were due to non-disclosure or fraud. Be transparent about your health, lifestyle, and family history when buying life insurance.

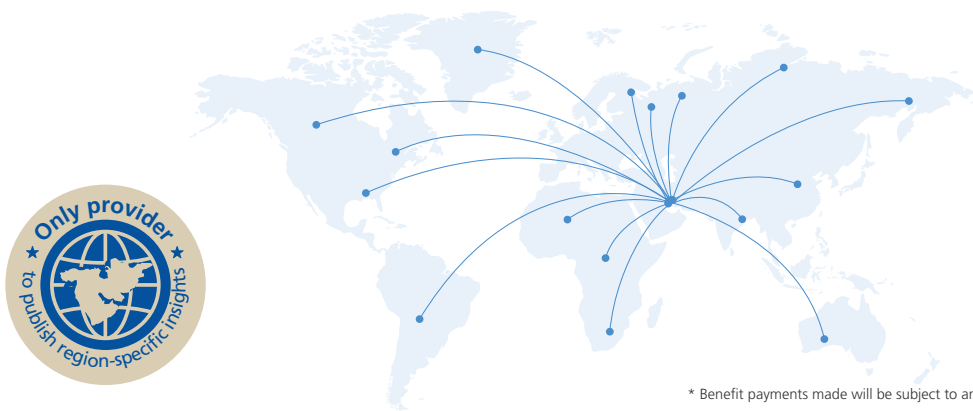
MAKE LIFE EASIER

We offer Office Home and Medical Service (OHMS), a free nurse screening service which allows you to complete medical tests at your home or office when you buy a Zurich protection plan.*

*available in Abu Dhabi, Dubai and Sharjah

We deliver on our promise.

With our global claims expertise, you can feel assured that you will receive your benefit payment, wherever you are.*



* Benefit payments made will be subject to any applicable trade or economic sanctions.



Don't just take our word for it

We are privileged to have customers from the Middle East region who were willing to share their stories about the importance of being Ready For Life.



Muskan



Hui



Rajan



Hasan



Gary



Chyira



Strong recognition and ratings

We thank our customers in the Middle East for trusting and recognising us for over 30 years.

Awards

MENA Insurance Review Awards (2015 - 2019)

- ★ Overall Insurer of the Year
- ★ Life Insurer of the Year (fifth consecutive year)
- ★ Most Innovative Reinsurer (third consecutive year)

International Adviser Awards (2018)

- ★ Best International Protection Plan – Life

International Adviser Life Awards (2014 - 2017)

- ★ Best regular premium investment product
- ★ Best protection product (fourth consecutive year)
- ★ Reader's choice award (fourth consecutive year)



Financial stability

Standard & Poor's

Rating AA-

Outlook Stable



Seek advice from a financial professional and make a well-informed decision about your protection needs.



Find out how to take control of your financial future here

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