



Critical Illness Cover from Friends Provident International Limited

- Almost everyone knows of someone who has suffered a heart attack, heart bypass, cancer or a stroke
- Due to medical advances, many people now survive previously life-threatening diseases.

Although this is great news, will you still be able to pay the bills?

If you should be diagnosed with a critical illness, how will you meet financial commitments, cover care costs or make modifications to your home?

With improvements in modern medicine leading to higher recovery rates, Critical Illness Cover can pay out a cash sum if you are diagnosed with a critical illness covered by the plan. This can be used simply as funding to cover expensive treatments or an extended period of convalescence and can reduce your money worries at a difficult time.

Some facts about critical illness

- You are **5 times** more likely to suffer a critical illness than to die before retirement
- **1 in 4 men & 1 in 5 women** will contract one of the illnesses covered by a standard Critical Illness Product before they reach 70 years of age
- **Nasopharyngeal cancer** is the most common form of cancer in men under 40, with **breast cancer** the most common form of cancer in women under 40
- **95% of strokes** occur in people age 45 and older. Beginning at age 55 years, the rate of stroke doubles every decade. Men are more likely than women to experience early stroke (prior to age 65)
- Many critical illness victims make **a full recovery** after a lengthy and expensive treatment period

(Source: healthcare-solutions.co.uk; healthinsuranceguide.co.uk; Hong Kong Cancer Registry; ezinearticles.com; benefits.org)

In Hong Kong:

- **Cancer accounts for 75.5% of claims**, with the average age of claimant being 43.7
- **6% of claims are for strokes**, average age 47.5
- **4.8% of claims are due to heart attacks**, claimants having an average age of 48.8

(Source: Swiss Re – 2009)

In 2009 Friends Provident paid more than 600 Critical illness claims totalling US\$52 million*

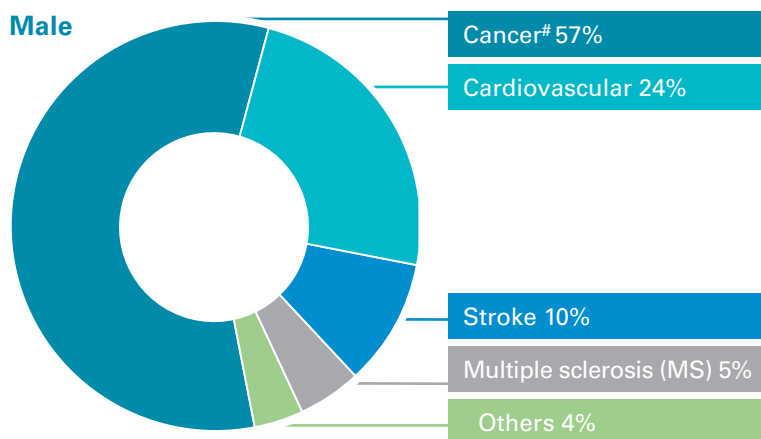
97% of Friends Provident's adult critical illness claims are due to cancer, stroke, MS and cardiovascular diseases/operations. All of these critical illnesses are covered by our **International Protector Asia** plan.

Despite regional variations, wherever you are in the world, everyone is vulnerable, and the diagnosis of a critical illness could have a devastating effect on your life and that of your family. A cash lump sum would allow you to focus on getting better without worrying about your financial situation.

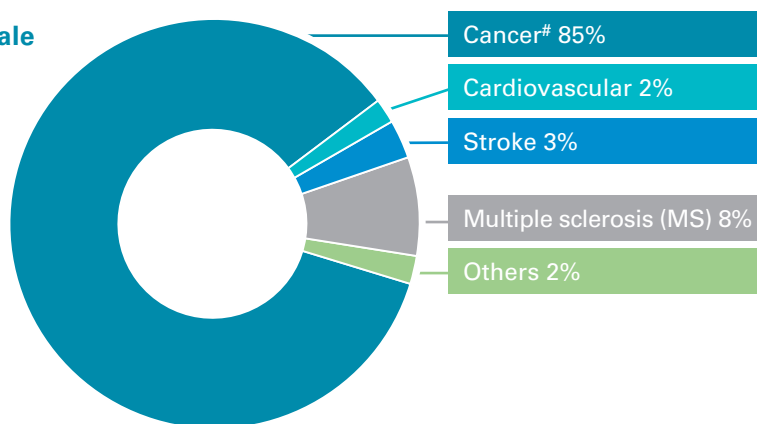
Friends Provident claims experience in detail

Friends Provident adult claims paid year ending 2009:

Male



Female



The average age of claimant in 2009 was 44

#Not all cancers are covered under this policy. Please see International Protector Asia Guide to Critical Illness.
Friends Provident Group Critical Illness Claims Statistics 01/01/2009 to 31/12/2009

Note: The figures shown in this sales aid refer to the Friends Provident Group in the UK and internationally

* £ amounts are shown as US\$ equivalents. US\$ Exchange rate used 1.496
To convert from US\$ to HK\$ you can use an exchange rate of 7.7543

It happened to these people, it could happen to you:

David Niven (Oscar-winning actor) – diagnosed with motor neurone disease aged 71

Mohammad Ali (boxer) – diagnosed with Parkinson's disease aged 42

Eva Peron (politician) – diagnosed with cancer aged 32

Anita Mui (singer and actress) – diagnosed with cancer aged 40

Kylie Minogue (singer) – diagnosed with cancer aged 37

Roman Tam (entertainer) – diagnosed with cancer in his early 50's

Olivia Newton-John (singer) – diagnosed with cancer aged 44

Bill Clinton (ex US president) – underwent a heart bypass aged 58

Dudley Moore (actor/comedian) – diagnosed with progressive supranuclear palsy aged 64

Lance Armstrong (Tour de France winner) – diagnosed with cancer aged 25

Friends Provident International Limited offers competitively-priced, quality Critical Illness Cover

Critical Illness Cover can ease your financial worries at a traumatic time.

But why choose Friends Provident International Limited?

- The Friends Provident Group is a major, widely respected provider with over 175 years of protection experience, supplying Critical Illness cover in the UK since 1991
- In 2009 Friends Provident won the Financial & Technology Research Centre e-Excellence Ratings Triple E award for Critical Illness.
- We assess your health when you apply for cover. Once you have been accepted, as long as you have fully disclosed all the information we ask for, we will pay out if the claim meets our terms and conditions
- The average Critical Illness payout for the Friends Provident Group in 2009 was over US\$88,000* and the largest payout was more than US\$898,000*
- In 2009 the Friends Provident Group paid 92.6%# of its claims; that's more than 600 Critical Illness claims totalling US\$52 million*

Some examples of Friends Provident's Critical Illness claims

Age	Sex	Reason for claim	Total premiums paid*	Claim amount paid out*
37	M	Benign brain tumour	US\$1,469.20	US\$101,762.78
37	M	Cancer (testicular)	US\$1,246.21	US\$97,240.00
31	M	Cardiac	US\$2,236.86	US\$374,081.81
45	F	Cancer (breast)	US\$12,469.58	US\$523,600.00
47	M	Stroke	US\$3,723.48	US\$149,632.73
45	F	MS	US\$5,852.30	US\$149,632.73

#2.1% of claims were declined due to the customer not providing full and accurate information when applying for the plan

5.3% of claims received were not covered by the policy

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Helping you understand your policy

To simplify the complexities of the illnesses that we cover and help you to assess the amount of cover you need, we have created a Critical Illness Guide and guide to assessing your protection needs.

Find out more

For further information, or to request an **International Protector Asia** literature pack or quotation, contact your Insurance Broker.

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