

Count on us To be Ready For Life



Our 2020 Customer Benefits Paid Report discloses key health risks, trends and considerations in the region. Having paid over USD 110 million in customer benefits, you can rely on us to be #ReadyForLife.



Heart attack and stroke are the topmost health risk.



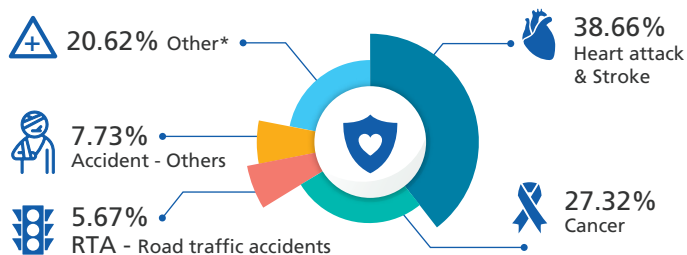
Cancer is the second leading cause of death.



Accidents are the third highest cause.

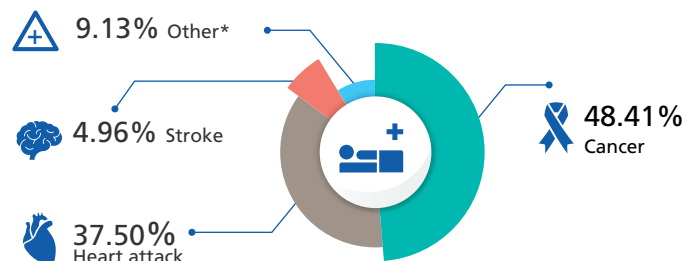
Top health risks: Heart attack for men and Cancer for women

CAUSES OF LIFE BENEFITS PAID



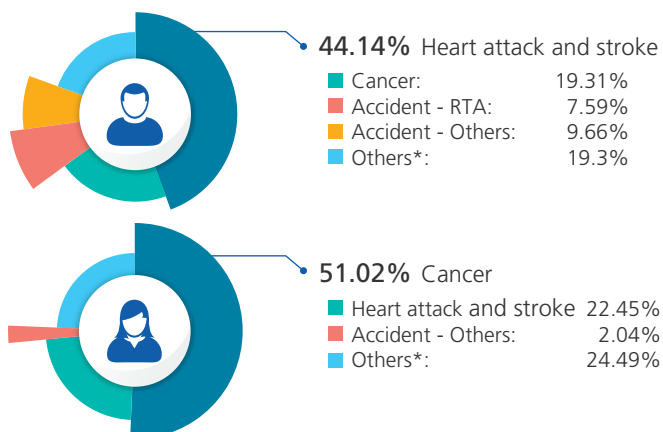
*Coma, Pneumonia, Pancreatitis, Unspecified Natural causes, Organ Failure

CAUSES OF CRITICAL ILLNESS BENEFITS PAID



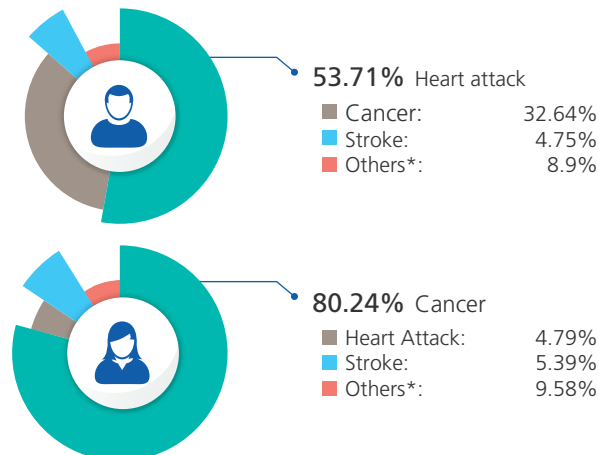
*Motor Neurone disease, Multiple Sclerosis, Parkinson's, Coma, Organ Failure

CAUSES OF LIFE BENEFITS BY GENDER

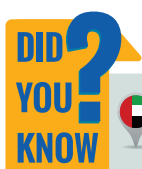


*Coma, Pneumonia, Pancreatitis, Unspecified Natural causes, Organ Failure
Source: Zurich International Life - Bahrain, UAE and Qatar (2017 - 2019)

CAUSES OF CRITICAL ILLNESS BENEFITS BY GENDER



*Motor Neurone disease, Multiple Sclerosis, Parkinson's, Coma, Organ Failure



A third of all deaths in the UAE are caused by cardiovascular diseases.
Source: Gulf News, 2017



The largest threats to health in Bahrain are heart diseases, road accidents and diabetes.
Source: IHME, 2017

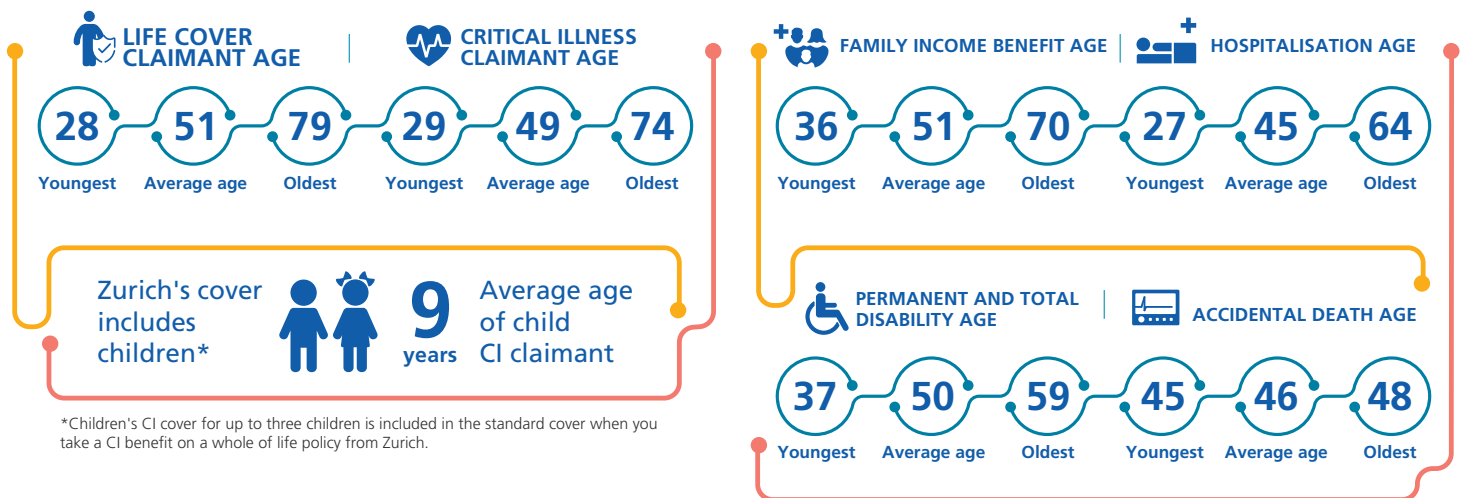


Heart diseases, road accidents and diabetes are the main causes of death in Qatar.
Source: IHME 2017



Take early action

The average age of our customers who claimed under Critical Illness (CI) benefit is 49 years and under Life benefits is 51 years. Premiums are cheaper when you're young and in good health, so don't delay.



KNOW THE DIFFERENCE

Health insurance supports medical expenses. Benefits such as critical illness and life insurance provide an extra sum to cover expenses like professional care, travel or life goals such as children's education.

DID YOU KNOW

5.6% of customers who applied for a life insurance policy were found to have raised blood sugar.* Regular health check ups can help you reduce your risk of diseases and improve overall health.

*Zurich International Life for Bahrain, UAE and Qatar branches (2017 - 2019)

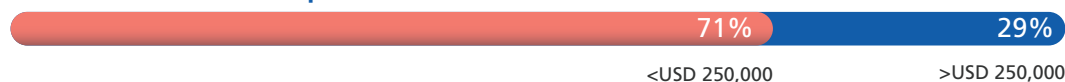


Peace of mind when you need it most

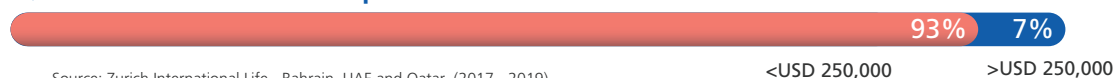
Most customers who claimed a life or CI benefit had less than USD 250,000 of cover. Ensure you have sufficient protection to support your family's financial needs and goals.



Life cover benefits paid



Critical illness benefits paid



Source: Zurich International Life - Bahrain, UAE and Qatar (2017 - 2019)



Or scan here



Click [here](#) for our calculator to help you assess the level of financial cover you may need

DID YOU KNOW

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

*American Cancer Society, 2017

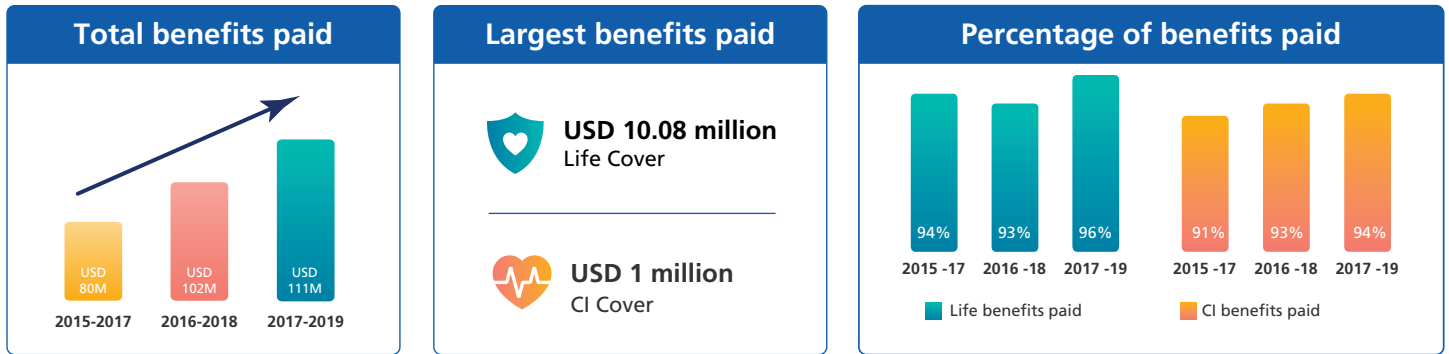


The UAE government has set up a 2021 vision to achieve a world-class healthcare system which seeks to reduce the number of lifestyle diseases for its citizens.

Source: The UAE Government Portal, 2018

We're here for you to be Ready For Life

Over the past three years, we have paid USD 111 million in Life and Critical Illness benefits to our customers in the Middle East, which is reflective of rising health risks in the region. 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 International Life - Bahrain, UAE and Qatar (2017 - 2019)



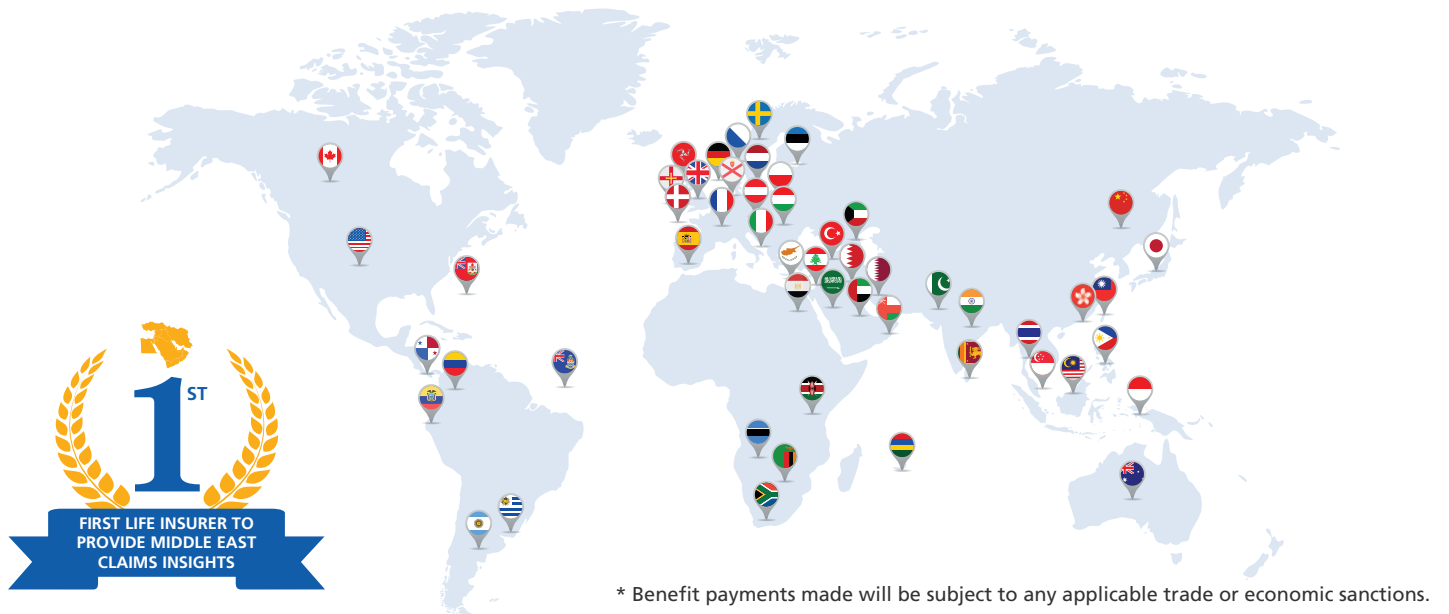
90% of customer benefits were paid out within three days on receipt of all satisfactory documents.




TIP Most unpaid benefits were due to non-disclosure. Be transparent about your health, lifestyle and family history when buying life insurance.

We deliver on our promise

We have paid customer benefits in over 53 countries across the globe. As a Zurich customer, you can feel assured that you will receive your benefit payment, wherever you are.*





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

Our customers matter the most

Hear from our customers who experienced a critical illness share their life stories about the importance of protection.





Strong recognition and ratings

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



A global insurer since 1872

Zurich has been applying its experience and expertise for over 147 years to help customers worldwide understand and protect themselves from risk.



Financial strength of Zurich Insurance Company Ltd*

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

* As of 31 December 2018



Awards

MENA Insurance Review Awards (2015 - 2020)

- ★ Overall Insurer of the Year
- ★ Life Insurer of the Year (Sixth consecutive year)
- ★ Most Innovative Reinsurer (Third consecutive year)

Insurance Authority Award (2019)

- ★ Most Distinguished Company in Spreading Insurance Awareness in the U.A.E. by the Insurance Authority Headquarters in Abu Dhabi



International Investment Awards (2019)

- ★ Best International Life Group (Non-UK)
- ★ Best International Pension Plan (IPP)

International Adviser Life Awards (2014 -2019)

- ★ Best Regular Premium Investment Product
- ★ Best Protection Product (Fourth consecutive year)
- ★ Reader's Choice Award (Fourth consecutive year)



Click [here](#) to seek advice from a financial professional and make a well-informed decision about your protection needs.

Click [here](#) to learn more.



Or scan here

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#Readyforlife

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MSP12588 (02/20)

