

Where would they be without you?



You never know when the unthinkable might happen, whether that's becoming critically ill, disabled or dying prematurely. That's where life insurance can make the world of difference, by supporting you and your loved ones financially.

As a parent, you take on many roles for your children – teacher, chef, doctor, chauffeur. It's certainly a full-time job, and no one can take your place.

You often put your children's needs before your own. From their first day at school, to their graduation day and beyond, you want to protect your children and give them the best opportunities in life. But to truly protect them and see them fulfil their dreams, you first need to safeguard your own future.

What would you do if the worst were to happen?

While you wouldn't knowingly put your family's lifestyle in jeopardy, many parents unintentionally leave their family exposed, believing that they have other 'safety nets' in place. By having life insurance, you can avoid having to withdraw your life savings, sell your assets, or surrender your investments, which could leave you financially vulnerable.

Consider what the impact would be on your family if you were no longer there to care for them. For example, they might need to move house or even repatriate, your children may be forced to change schools, or your family may be left in debt.

What if you suffered a serious illness and couldn't work for six months or more? Think about how you would pay the mortgage, cover education costs, and maintain your standard of living. Would your partner be able to stay at home to take care of you, and help you recover?

Adequately insuring both parents is important, as you both carry the responsibility to protect each other, and your loved ones.

Myth

'Only the main breadwinner needs to be insured'

Reality

Should either parent become seriously ill or suddenly die, financial obligations increase immediately.

With a death, the surviving parent has to deal with the financial challenges of caring for their children and the home, in addition to paying any expenses and outstanding debts. They may even have to work reduced hours or take additional time off to care for the family. Life insurance can ease some of the financial burden, allowing the family to focus on emotional healing.

Myth

'My health insurance will cover my critical illness'

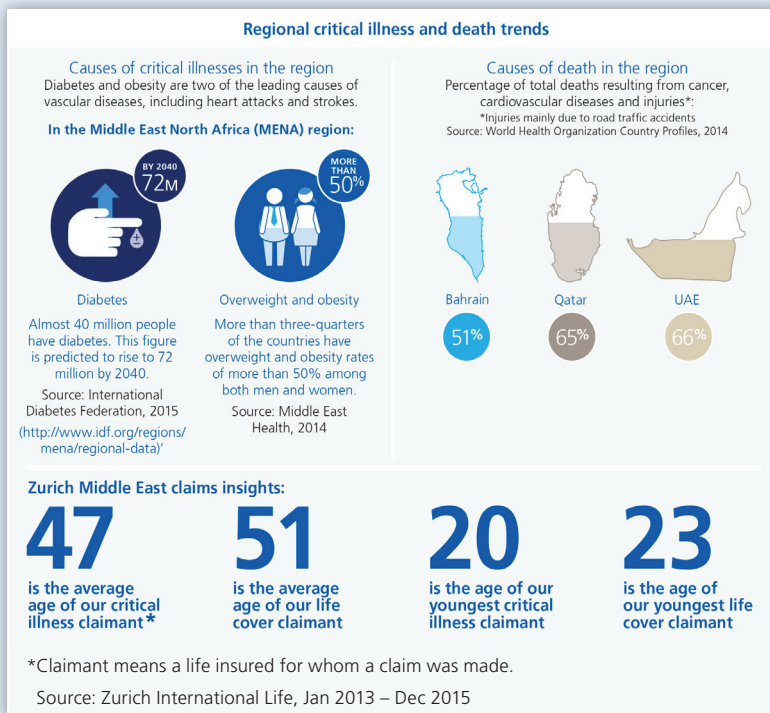
Reality

Health insurance might cover some or all of the treatment, but it doesn't cover the impact of the loss of earnings, or financial commitments like children's education, and loan or mortgage payments.

While it's great news that survival rates for many critical illnesses are improving, it also means many people are living with the effects of having suffered a life threatening disease. This can mean a complete change in lifestyle, so it's vital to protect yourself and your loved ones from the financial implications of a serious illness.

Putting insurance into perspective

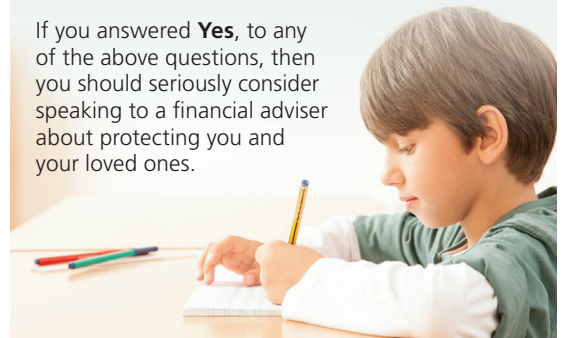
Our Middle East claims insights, supported by regional trends showing some of the key causes of death and critical illness in the region, highlight the need for protection and the valuable role insurance can play in the day-to-day lives of our customers.



Answer these simple questions

1. Do you have dependants? Yes No
2. Would your dependants be affected if they could no longer rely on your income? Yes No
3. Would your financial position be affected if you or your partner were to suffer from a serious illness or die prematurely? Yes No
4. Do you have a mortgage, personal loans or credit card debt? Yes No
5. Are you currently saving for education, retirement, or some other goal? Yes No
6. Do you intend to leave inheritance for your spouse and/or children? Yes No

If you answered **Yes**, to any of the above questions, then you should seriously consider speaking to a financial adviser about protecting you and your loved ones.



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.

To find out more about how Zurich's life insurance can protect you and your family, and bring you peace of mind, please speak to your financial adviser or visit our website www.zurich.ae.

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