

Client Case Study

“My clients are more than clients. They are like family. I’ll do all I can to help”



Jateen Patadia
Executive Sales Manager

My journey with Owl Financial

When you speak to Owl Financial Executive Sales Manager, Jateen Patadia, you get a real sense of how passionate and committed he is about his role as a leader and financial Protection Adviser.

Jateen knows first-hand how valuable life cover can be and the hardship that can be caused without having protection in place after losing his father at 16. Since then, he’s spent over a decade sharing knowledge of cover options available and giving advice. His clients know that they can call on him, when needed, as they would a friend. After more than 15 years in the business, Jateen has helped numerous individuals and families, supporting many of them with claims. These range from accident-related claims, where cash lump sums can be provided for certain accidents or hospital stays in the UK or select European countries, through to more serious critical illness and death claims.

Client Case Study – Mrs M’s Story

This case study highlights the experience of one of Jateen’s clients – Mrs M.

This is a real case study and just one example from hundreds of clients Jateen has helped. Note, for the purposes of this case study, the client’s name has been changed.

Jateen first met Mrs M and her husband in 2010. Mrs M was a nurse, who at that time worked for the NHS. At the initial meeting, a mix of cover options were discussed, and Mrs M and her husband took out an accident

protection policy, along with life and critical illness cover, plus cover for their mortgage. Over the years, Jateen met Mrs M and her husband regularly for review meetings, with periodic calls to see how they were. As their circumstances changed – e.g. having children, Jateen would make recommendations based on their needs. Mrs M and her husband would fully consider these and, at times, topped up their cover. For example, Mrs M subsequently took out an income protection policy after she moved from the NHS to the private sector. Besides a claim for an accident, Mrs M generally remained in good health.

What happened next was totally unexpected

However, in November 2021, Jateen received an unexpected message from her to say that she was in hospital. He immediately went to see her.

Mrs M had unfortunately been diagnosed with a rare bacterial infection that can spread quickly in the body and, at worse, cause death. Mrs M, a mum of three, was worried about how her husband and family would cope with her not being able to work. Jateen reminded her about the various plans she had and helped with the submission of claims forms. Thanks to the mix of cover options Mrs M had, multiple pay outs were paid out by insurers she had policies with. This includes nearly £80,000 paid out for the Income Protection, Critical Illness and MultiProtect policies she had taken.

Sadly, Mrs M passed away about a year after diagnosis. A further £130,000 was paid out

to the family from the life cover policy that she had.

In total, **more than £210,000 was paid out.** Apart from time taken to process as medical details were verified, the claims process was smooth. A further aspect greatly appreciated by the family was the fact that the life cover and critical illness cover policies had been written into trust, which meant the money could be paid out quicker.

Mrs M's husband and children have expressed how thankful they are to Jateen for his advice, support and for being there for them - not just as an Adviser, but a friend. The payments received have been invaluable – for example, they were able to pay off their mortgage in full. Also, the money is being used to help with household bills and to support the children who were 18, 14 and 12 when their mother passed away.

As they go through this difficult time, Jateen has continued to stay in touch.

“Thank you Jateen for being there for us, not just as an Adviser, but as a friend”

With you through life®