

Real People.

Owl
Financial

Real Stories.



Executive Sales Manager, Bijo Kurian, has worked with Owl Financial for a decade and has helped hundreds of clients during this time. One of the things he is most proud of is being there to support them when they need to claim.

Here are examples of clients he has helped.

Client Case - Mr S

Reason for claim: Hospitalisation

One of our clients, a busy hairdresser working in the heart of the community, was very thankful that his Adviser had arranged financial cover in case he became sick or had an accident and was unable to work. Initially sceptical about insurance and whether it would pay, he agreed it was worth having a meeting to discuss the options. He decided to take the maximum units of a policy that included hospitalisation cover. He's so glad he did. As a father of four, he doesn't know what he would have done after having to be hospitalised for 137 days due to chronic illness. Mr S received a claims payout of over **£31,000**, which helped massively with bills and supporting the family.

Client Case - Child X

Reason for claim: Hospitalisation following Kidney Cancer

We are so pleased that we were able to support the parents of this child. At six months old the child was diagnosed with kidney cancer. Thankfully, transplant surgery following the removal of the kidney was successful. Such a major procedure meant that the child has needed on-going treatment to aid recovery, involving stays in hospital.

The parents are very grateful to their Adviser, Bijo Kurian, for his advice and support. They have received cash payments under the 'hospitalisation' cover element of the policy they took out (an Accident Protection policy with added features). This policy included a child cover option, which has proved so helpful for them with bills associated with the child's care.

Years on, we're delighted that the child is doing well and is at school. A payout of more than **£4,000** has been made by the insurer for hospitalisation benefit so far, which has helped with expenses related to travelling to and from hospital etc.

This policy type is one of a range of financial protection cover options available.

Client Case - Mrs Y

Reason for claim: Critical Illness – Breast Cancer

Executive Sales Manager, Bijo, has shared how thankful his client was to receive a **£30,000** claims payout. She was devastated when she received news that she had been diagnosed with breast cancer. Thankfully, she has started pre-surgery treatment and is doing well ahead of surgery to treat breast cancer.

Mrs Y, a mum, also took out child cover protection which is helping, following overnight hospitalisation stays her child has had to have. She has separately received cash payouts for this policy.

These are real testimonials/claims case examples. Details are anonymous

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