

# “I didn’t realise that my dad had taken out financial protection policies – it’s meant so much to know that he did this for us.”



Marika's father met with a Protection Adviser, initially in 2016, to discuss financial protection options. He decided his immediate priority was accident cover so during this initial meeting he took out an accident protection policy. At a subsequent policy review meeting, her father took out a life cover policy to provide added cover for the family.

## Client Claims Experience

Growing up I remember my father being happy and healthy. He used to work long hours as a care worker to support the family. His getting sick and passing away was all so sudden – within a couple of months of being fully diagnosed.

A few months before he died, we noticed that he seemed to be losing a lot of weight and just didn't seem his usual self, so we encouraged him to go to the GP.

At first nothing was diagnosed and we thought all would be okay, but he wasn't get any better so he went back.

**■■ It turns out that many years ago when we were living in Italy he had an illness that he thought had fully recovered from – he hadn't had any symptoms to suggest otherwise.**

I recently qualified as a nurse and I was getting more concerned about the weight loss, so encouraged him to ask for a blood test. Two days later the doctor called and said that my dad should immediately go to hospital, which he did. Tests revealed that he was in the late stage of liver cancer. Unfortunately, he passed away a couple of months later, aged 55.

## How would you sum up the service?

**“ I have nothing negative to say – Our Adviser did a great job, he was so helpful. He was the one who got in touch to say that he had heard the news and to explain that he was my father's financial Protection Adviser.**

At 23, all of this was new to me and I wasn't sure of the process and how to claim. He helped by explaining what I needed to do. We were able to receive a significant pay out from the life cover policy, which was used to pay for the funeral amongst other things; it's been so beneficial in helping us as a family.

**“ You don't really realise how much you need insurance until something happens. It's made a real difference.**

I'm really glad my dad met with an Adviser for a consultation – it's important that people are aware about this and options available.

**“ I'm so thankful for the help provided by our Protection Adviser – in fact, without him contacting me, I wouldn't have known that my father had taken out policies and we could make a claim. He was there every step of the way to help me through the claims process and generally just to check how we're doing.**

