



## Case Study: Critical illness

### Background:

Karen was a 29 year old Banker who had a routine biopsy to check the cells. She had married a few years before and taken out a Mortgage on her first property.

In September 2014 it was confirmed that she had borderline Malignancy of the ovaries. Karen had taken out Life and Critical Illness cover along with income protection with her Mortgage a few years prior to her diagnosis. She was paying a premium of £420 per annum on a £100,000 whole of life cover with a reputable provider.

### What happened next:

*"I was told I had borderline Malignancy of Ovaries. I had my referral within a week, the longest week ever, during this time, had the MRI too which didn't tell us much more. I was referred to an oncologist who basically said my ovaries will need to be removed one after the other and that the 1st procedure should be booked asap."*

By the start of October she had one of the ovars removed. During this operation they found the cyst growth to be the size of a grapefruit, they also found a second cyst. I saw the consultant along with a junior doctor and the specialist nurse and the consultant just said that I had cancer, I was shocked and asked what the results had shown, and what I did next. After a meeting with McMillan she realised she had no choice and had it removed. The second operation was scheduled for December.

### The outcome:

I did dig out my policy, read through it, thought it had to be terminal cancer and since mine wasn't, I didn't have much hope. The adviser – went through my current policy and explained that many people thought it had to be terminal to claim, that the Life Assurance does have to be but the Critical Illness did not have to, meaning my Critical Illnesses fell into the scope of those covered. Fortunately the wording was based on confirmed diagnosis of the condition.

I rang up my claims team in October, explained the situation, they sent me out a claim form to complete in a few days, I completed it and sent it back. I spoke to them again, they had written to both my GP and consultant, the communication between them was great, I had a call to say my claim had been successful and cheque in the post by December. I honestly cannot thank my adviser enough, My adviser was great and assisted me throughout by chasing my GP, consultant and Insurance provider. You hear a lot of horror stories about insurance companies delaying payment or looking for ways out and not agreeing to the claim. This was not the case and I am very grateful that my adviser took it upon himself to make sure the claiming process was straightforward.

If you are interested in arranging an Income Protection, Life Assurance or Critical illness policy and would like some friendly and expert advice, please call **01908 523 420** or email **info@1stff.co.uk**