



ALEX'S STORY

Alex always considered himself a fit and healthy person who led an active and busy life, working 60 hours a week as a self-employed field agent. He was diagnosed with colorectal cancer in June 2017 at the age of 66, and wanted to offer his advice to those thinking about taking out insurance.



"I felt perfectly well. One morning I went to the toilet and there was blood in the bowl. I went to see my GP who sent a sample off, which came back negative, which is common. My GP decided I should still see a specialist who proceeded to carry out a colonoscopy and it was then that they found the tumour. I knew it was bad when the nurse started crying. The diagnosis was told there and then, that I had cancer."

"I was surprised as I hadn't felt ill. I saw a consultant who told me what was being planned – a four month course of chemotherapy followed by a procedure which would remove a bit of my bowel."

"I carried on working as much as possible during the treatment as it gives you something to do but there are times when you really can't work. I had regular hospital visits with treatment and drugs – I never knew how I was going to feel. I could be fine one minute and the next couldn't face anything. It's really horrible. One thing that made me feel really ill was the chemotherapy; now that I would not wish upon anyone. I cannot describe what that does to you. On one occasion I had to come home in an ambulance as I couldn't walk and my vision was blurred. You just feel rotten."

"I remember sitting in the hospital reception thinking 'I'm going to die, I'm just going to die here'".

Alex waited until just before his surgery before contacting us regarding his critical illness claim.

"It became clear to me that whatever happened, I knew I wasn't going to be

able to work again as I was going to have to wear a colostomy bag. It would be very difficult to do what I did with a colostomy bag due to the nature of the job. So that was when I decided to claim.

Alex was amazed at how easy the claims process was. "You usually feel

"My intention was to work until I was 70 and then retire, but due to the surgery I had to stop work earlier than I intended. This payment has aided me financially and that's putting it mildly. Being self-employed and having not been able to work to full capacity since June 2017. means no money. There are

"WHETHER I SURVIVE THIS THING OR NOT, I AM NOT GOING TO BE ABLE TO WORK AGAIN SO HERE'S THE PURPOSE OF TAKING OUT THE INSURANCE."

like you are just a number but I was surprised when I rang up and was able to speak to someone who knew what they were talking about. They explained clearly from outset what would happen and what would be required, the person I spoke to was great. I was particularly pleased that the payment went through so easily. I was very pleased with the whole process."

Alex also claimed on our unique claims support fund which can pay up to £300 for a variety of out of pocket expenses as a result of illness or a family members death.

"Small things like that make a huge difference. I wasn't allowed to drive after my operation so I had to get a taxi to the hospital. £10 there and £10 back. My wife coming to visit me was also £10 there and £10 back. This amount adds up. So the support fund was enormously useful to cover those costs."

other things too, things people don't think about – contracts for TV, mobile phones, broadband, monthly outgoings and so on. All those things you don't think about. For your income to fall or suddenly stop due to being ill, it can be very very difficult."

"Anybody who is thinking about getting critical illness cover or looking for excuses not to do it – speaking to me for 15 minutes will change their mind, because it does make a difference. I wish I was 30 years younger with a mission to change attitudes towards insurance."

For Alex, the surgery he underwent was successful and they managed to remove all of the tumour with the cancer not spreading any further and he is doing well.