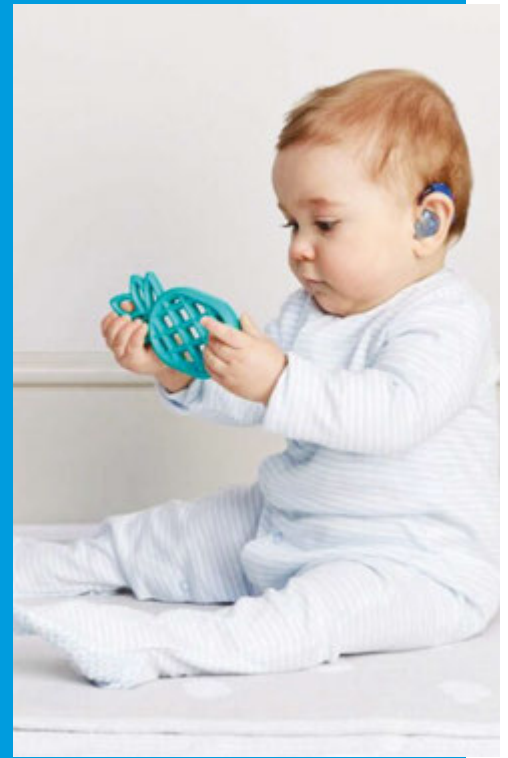




# IAN'S STORY

(ON BEHALF OF HIS SON MAX)

Ian (35) and his wife Rebecca (34) were looking forward to the birth of their second son. Both in their early thirties, they lived a normal and relatively stress free life. That was until their son Max was announced profoundly deaf moments after being born in May 2017. Ian wanted to share their story and to offer advice to those thinking about taking out insurance.



We are a normal young working class couple – my wife's a teacher and I work in the ambulance service.

We have regular outgoings like everyone else so we were concerned if something was to hit our family, what would we do? We wouldn't be able to afford any financial difficulty we may fall into.

There's always this big fear that insurance companies won't ever pay out and they just take your money. This big stigma surrounds it and that is what everyone at my work, and my family including my wife, were telling me but I stuck to my guns and went through a financial adviser for life insurance and they helped me look at the market. My wife often questioned why we were paying a big debit a month for our critical illness cover, but I knew it would pay dividends especially as it had unborn sibling cover – it was important to me to cover Max before he was born.

Max was born in the evening and had an immediate routine newborn hearing screen. The screening came back negative. The next morning they carried out another test which confirmed no reading so they referred him for a paediatric hearing test. They put wires and

headphones on your baby's head to see if they respond. The two nurses looked at each other and looked back at me and I just knew something was very wrong. I said to my wife Becca, 'this is really bad, something isn't right here.'

They took us to a completely muted room where we had to sit in an armchair and cradle our newborn baby while they put massive headphones on him and attached large wires and leads in order to run a series of tests. Luckily Max was asleep at the time but the whole process took five hours. They confirmed Bilateral Sensorineural Hearing Loss – in other words – profoundly deaf.

I broke down. I was very emotional. I couldn't accept it. It's life changing – we felt like we had been hit by a truck. You just look at your baby thinking they are so helpless and defenceless how can something like this happen? You then start to question the birth – everything that led to this point.

The first thought for Max was loneliness and when we first bought Max home we were so worried about this. Being deaf, if you switch off the lights in a room, you

really are all alone in darkness – so we now sleep with our en suite light on so he isn't alone. We love music. Our whole family is really musical and I think that's what devastated us, that he would never hear us say mum or dad and also not being able to listen to music, what that can do to your life and what emotions that can bring.

**AIG PROVIDED A SUCCESSFUL CLAIM TO ALLOW US THE FUNDS TO SUPPORT MAX IN SO MANY WAYS THAT WILL DEFINE HIS AND OUR FUTURE.**

When people come round to ask us questions, I just can't answer as I know I'll break down and cry. There's this little cute boy all wrapped up with everything in proportion including his ears but they are just not working. I know that's crazy to some parents whose children have something much worse but it's different when it's your child – you're so defensive.



WHAT WOULD I SAY TO OTHERS?  
TAKE THE RISK TO COVER THE  
MOST PRECIOUS THINGS IN YOUR  
LIFE, YOUR FAMILY. TAKING INTO  
ACCOUNT YOUR OWN FINANCIAL  
SITUATION, WEIGH UP WHAT'S  
PRECIOUS TO YOU IN YOUR LIFE  
AND MAKE SURE YOU GET THE  
RIGHT COVER.

Through our audiologist, he told us about cochlear implants and that Max will hear – he won't hear a pin drop but he will hear and that just gave us hope so we carried on through the motions.

I was driving into work and remembered that our life insurance covered critical illness with child cover. I'll admit it, when I first rang AIG I was shaking, I was thinking I need to get my story across so factual and true.

*Ian was surprised by the way he was treated during his claim.*

**You took the time to look into the claim. I was speaking to people who knew what was going on, it was the human interaction which really stood out for me. There was always someone there at the end of the line. Everything was documented so I didn't have to repeat myself to the next caller. I spoke to people who listened. The natural employment selection you have in your staff – the way they were on the phone – you can't train that. Every process within your company has worked for us. You just went a long way and were fantastic.**

Someone could see I was tripping over my words and they said "Just breathe Mr Brett" – some people could take offence to that, but it's what I needed. And for her to say that, she just helped me.

AIG provided a successful claim to allow us the funds to support Max in so many ways that will define his and our future. When we got told it was successful, the person who told us was crying. She sounded like she was so happy to tell me that we had been successful that you could hear it in her voice because I had built that sort of rapport with her over that time that she knew how much this was going to mean to us.

When we found out the claim had been agreed, Becca and I just looked at each other – knowing we could now afford to buy Max the things that he needed. It means Becca will now be able to stop work, take care of Max and take Noah to his first day at school.

Max's cochlear implants are the price of a small car for each ear. They are around £8,000 each which the NHS pays for, though we have to pay £100 each time Max loses one. That could obviously happen regularly given that he's just a little boy. I don't know how a family

would cope without the input AIG have had. They would be at a disadvantage compared to us because of the financial backing that we've received. It's just helped us.

Our family and my wife were the doubters when it came to insurance but she has said herself it is a fantastic thing to be proved wrong about.

*Max had the operation for his cochlear implants in April 2018 (just before his first birthday).*

We filmed the moment they turned the implants on which was very nerve-racking but amazing. Max can hear for the first time. The sound level is being increased slowly so he's not frightened by it. Over time, they will increase the amount of sound he hears so he can eventually hear the birds sing and hear the wind.

What would I say to others? Take the risk to cover the most precious things in your life – your family. Taking into account your own financial situation, weigh up what's precious to you in your life and make sure you get the right cover.

”