



STEVE'S STORY

Steve was on holiday with his wife when a brief episode of breathlessness and chest pain caught him unawares. It passed in minutes, so it was dismissed as nothing more than a bit of mild heartburn. The last thing Steve expected was to be undergoing a life-saving quadruple bypass only weeks later.



We took life and critical illness cover out when we got our mortgage. It wasn't really an option not to. We thought if something happened to one of us and we couldn't work, it could result in us having to sell the house.

For us, it wasn't just about life insurance. If something happened and we couldn't work, there is no way we could have paid the mortgage. It's the safety net we needed at the time.

During the Christmas break last year we had a holiday, just a short break to a place called Clovelly on the North Devon Coast. It's a little town with no roads – it just goes straight down to the sea, so we would walk down through the houses to the beach and walk back up. One morning we were doing our usual walk to the beach. On the way back up to the hotel, I literally stopped and couldn't make it any further.

I thought it was indigestion or heartburn – so I took a break for five minutes and then carried on as normal back to the hotel. Nothing else happened, but I felt concerned about it – I was diagnosed with early stage Type 2 diabetes in November and I thought it could be the result of the medication.

So when we got home I went to see my GP. That was the start of some check-ups. They ruled out a problem from the diabetes but suspected it to be mild angina. I was referred to the chest pain clinic and underwent yet more tests.

The final test was an angiogram. The clinician who undertook the scan told my wife he had to go out for a moment. He came back an hour later with a heart surgeon.

I HADN'T HAD ANY OTHER SIGNS OF ILLNESS OTHER THAN THE EPISODE ON HOLIDAY, SO I WASN'T EXPECTING ANYTHING LIKE THIS TO HAPPEN. IT WAS A BIG SHOCK TO THE SYSTEM.

I was told that in no uncertain terms was I not to leave the hospital. I was a time bomb.

It's worth noting that while all this was going on, the Beast from the East storm had hit the UK. The team needed for the surgery were unable to get there due to the weather so I waited in the hospital for two days before having the surgery – a quadruple bypass.

That was a really hard time – they made it clear it wasn't safe to leave the hospital. I had to keep calm. Very much easier said than done. It felt like a breakdown of my character, a very difficult and uneasy two days.

I stayed in hospital for six days after the surgery – recovery really is hard work. I had to work hard just to get ready to go home. Then when you finally make it home, you still have such a long way to go

I had to be shown how to get up from chairs and out of bed. I bent down to stroke the dog and couldn't get back up again. The surgery causes such pressure on the chest area that it effects all your movement, even your arms. These are the sort of things they don't tell you about.

The second week after I came home, my wife and I started talking about the financial implications of the situation.

WHEN IT COMES TO CRITICAL ILLNESS, YOU CAN'T NOT HAVE THIS TYPE OF COVER.

I HAVE SPOKEN TO MY DAUGHTER AND SON-IN-LAW WHO ARE BUYING A HOUSE FOR THE FIRST TIME AND MADE IT CLEAR THAT IT'S AN ABSOLUTE NECESSITY.



My employers were brilliant – they are paying me 85% of my basic wage – which really is great, it helps. However, life still goes on and the same bills need to be paid. It was clear that after three months we would steadily be worse and worse off and it would be a struggle.

My wife was unable to work full-time as I needed looking after. I couldn't be left alone with that much medication – the side-effects meant that I barely knew what time of day it was.

She wanted to protect me from dealing with the reality of it all and made me concentrate on my recovery. So, I gave permission for her to deal with everything.

First call was to our mortgage provider to see if we will be able to get some help with the premiums for the life insurance for those three months. They agreed but made it clear they could decrease the premiums until I go back to work though this could have an effect on my credit rating. It was the last thing we wanted to hear at the time.

One of the advisers at the mortgage company then asked if we had critical illness cover. We realised we did and we called AIG Life.

From the beginning, the process was very straightforward. We dealt with the same person for every discussion and there was very little fuss – the process seemingly went on in the background and we never had to deal with anything ourselves.

The most important thing for me at the time was not to have to deal with lots of paperwork. I gave permission for my wife to speak on my behalf – even that process was simple. Some of the other companies we dealt with made it very hard for my wife to be given authority on my accounts. Just having that taken care of so easily was such a relief.

Of all the things we had to deal with at the time, speaking to AIG Life was by far the most painless to do. It was amazing and it genuinely made the biggest difference to us.

Since the claim was paid it honestly changed everything. Without that money, I would have probably needed to be back at work a lot earlier than I should be, but we wouldn't have had a choice.

The best thing is I don't have to rush now. I can take more time to recover and when I do go back to work, I have the ability to take it easier.

Working less hours and not taking on any additional stress. I used to have to work out of hours but I no longer have to do that.

It's so important to make sure that I fully recover before going back to work – I don't want to go back to what caused this to happen to me in the first place.

If anything does happen, having this payout alleviates the obstacles and creates so many options. There is a strong chance that without this payment, we may have had to sell our house, which doesn't bear thinking about.

There is one memory that does stick with me – we have a swing in our garden and I was sitting on there with my dog, looking at all the gardening I had to catch up on.

My wife suddenly came running out of the house towards me with tears in her eyes – "what's the matter?" Well for once - it can't be me I thought...

"AIG have just called. They've accepted the claim and the money is going into our account – we can pay the mortgage. We don't have to worry."

Make sure you add that to my story, that was a good day.

