



# JOHN'S STORY

John never thought that he would need to claim on his critical illness insurance policy. He led an active life, teaching swimming and keeping up with his young children, but in the blink of an eye, everything changed. A diagnosis for prostate cancer turned his world upside down.



“When it came to critical illness cover, I didn't think much about it. I've always felt I was pretty fit – I worked at a leisure centre, I'm a regular swimmer and teach swimming, I drink very little, so as far as I was concerned I was living a pretty healthy life. I didn't entirely dismiss getting critical illness cover, but I did think that it didn't really apply to me.

I originally had cover with the Prudential. It was good cover but it was expensive. In March of 2016, I switched, with my financial adviser recommending AIG Life.

Above all, I wanted insurance to cover the mortgage should anything happen to me. My wife would be faced with an overload of bills, so I just wanted cover just in case I died. My adviser recommended I include critical illness cover, saying that I couldn't guarantee what might happen, so I went along with his suggestion thinking I would never need it. It turns out, I would need it within a year of taking it out.

It all started with some routine tests, which included a check on my prostate. I had all the scans along with a letter from the hospital saying that nothing significant had been found, much to my relief.

At the follow up appointment, my consultant said nothing very sinister was found – not the all clear I was hoping for.

He said they would like to explore a little bit further. I declined. I saw myself as a healthy male, with no ongoing problems, so I didn't want anybody poking around unnecessarily.

It was a while later when I took my son to the hospital for something unrelated and I had a chat with the doctor and mentioned about the consultant wanting to do a biopsy. He said I needed to have it done, it's better to be safe than sorry. So I took his advice.

*I was still confident when I went in for the results – I always thought I was a lucky man but unfortunately, I wasn't on that particular day.*

I remember the consultant had a sombre face and when he mentioned the word cancer, the floor beneath me fell away. I was in a daze. It was surreal. It was something you think is not really happening, it's a bad dream. I'm going to go home, go to bed, wake up and think what a nightmare. But it wasn't a dream. I was gutted. I had my little girl with me at the time and I had a cry. It felt like I'd been hit with a sledgehammer. I left the room with the Consultant and sat with a specialist nurse, who was just wonderful.

She explained to me that although it was cancer, there's a 95% cure rate for prostate cancer when caught early and they assured me that mine had been caught early.

So, despite the shock of it all, the prognosis was good, but I had to decide on a treatment. There is surgery – but it's very invasive. Then there's radiotherapy, but that has side effects. I was told to take a few months to consider the treatment options.

Everyone was very supportive but I wanted the best treatment option that was going to give me the best quality of life afterwards.

I had a week off from work when I was first diagnosed to get my head around everything – there were lots of tears but I pulled myself together and I thought "right – I've got to deal with this". I decided surgery was the best option for me.

I could have had surgery in my local hospital in Stoke but the surgeon did warn me that I could be left with no sexual function.

**I WAS ALSO TOLD ABOUT YOUR CLAIMS SUPPORT FUND. ALL I HAD TO DO WAS SEND A COUPLE OF LETTERS IN AND I RECEIVED £300. ABSOLUTELY MARVELLOUS. I HONESTLY CAN'T SPEAK HIGHLY ENOUGH ABOUT YOUR COMPANY. FANTASTIC SERVICE.**



Primarily I needed to get rid of the cancer, but if there was a chance of saving nerves, and in turn having a better quality of life afterwards, I would take it so I opted for nerve saving surgery.

My surgeon – he was a saint! He put my mind at rest and things went well. I'm very optimistic but I don't want to speak too optimistically. I am positive but cautiously positive.

So going back to my claim – I remember looking at my cover details before I was diagnosed, as I was curious seeing as I was being tested for prostate cancer at the time. I glanced at my policy and saw that prostate cancer was on the list of conditions that aren't covered, so I forgot about it.

It was only after I was diagnosed, when I was putting some paperwork away, I happened to look at the policy again. It said prostate cancer wasn't covered unless you had a Gleason score of 7 – I thought hang on a minute, I'm sure I had that. I think I might qualify.

I knew that as I was working for the council I would get six months off work fully paid so I was lucky, but there were still bills to pay. I spoke to my financial adviser who said I should give AIG Life a call.

I spoke to a lady in your claims department and was sent the necessary forms. I was trying really hard not to get my hopes up. I had gotten my hopes up thinking I wasn't going to have cancer, so I thought if I start thinking too positively there will be some loophole found that will stop the pay-out.

I sent a copy of my passport and the relevant letters associated with the procedure of diagnosis and that was it.

The process was quick. I had expected it to take a good few months, but it was a lot quicker than that. The only thing that slowed it down was the doctors' delay in getting a document across to yourselves. I contacted my doctor after four weeks to get an update and then called AIG who said the relevant forms were with my GP to fill in. You also sent me a letter to update me on my case, which was really helpful.

So finding out my claim had been accepted – here is a comparison: I told you how I felt when I was diagnosed with cancer. Finding out the claim had been approved was the exact opposite to that. It was like winning the lottery. I knew I qualified, but I did keep thinking it wasn't going to be paid. I am not knocking insurance companies but they do turn down claims.

I will never forget getting the call from yourselves. It was a Friday after work, I went up to the staff room to get my phone and as I picked it up it rang. I can't tell how fast my heart was beating when the lady said she was from AIG.

The whole thing felt like it was in slow motion – she said "I am pleased to tell you..." and then she told me the amount. Oh my goodness – it was the most amazing news. I couldn't believe it – it was going to cover more than the mortgage.

I wasn't sure how I was going to recover and I didn't really know if I was going to be capable going back to work full time, so I was only really thinking about the mortgage, so being able to pay it off and still have some leftover was fantastic.

I was also told about your Claims Support Fund. All I had to do was send a couple of letters in and I received £300. Absolutely marvellous. I honestly can't speak highly enough about your company. Fantastic service.

*What would I say to someone thinking about taking critical illness insurance? Well I would tell them how important it was. It doesn't matter how fit you are when it comes to cancer, it can happen to anybody. A heart attack can happen out of the blue. No end of athletes are having heart attacks – you just don't know.*

*Looking at it another way – would you not have car insurance? You have to have car insurance – it's the law. My personal view is you've got to have critical illness insurance too. I think it should be made compulsory.*

I had my first blood test in August, which was the first one I have had since having the operation. They have to leave it that long to make sure it's worked. The nurse phoned me up to give me the results – my PSA levels were 0.0001. To compare, just before I went into hospital it went up to 12. So everything is looking very positive.

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