

Sharon's story

Sharon lived a normal and healthy life, working for a large company as Head of Quality and Compliance. Sharon and her husband took out life insurance to cover their mortgage and due to recommendations made by their financial adviser, her salary as well. They never imagined they would need to claim on their insurance.



Sharon had no idea that one day, heading home from work, her life would change and would never return to how she knew it. Sharon had a stroke at the young age of 42.

“ I went to work as normal. A colleague kept saying to me, “Are you ok? Are you ok? You don’t seem yourself.” I got in my car at the end of the day and was driving home. I remember sitting behind a bus waiting for it to pull out. Next thing I know, a guy has opened my car screaming at me and I’ve woken up. I had piled into two parked cars. I was put into the back of an ambulance and had to take a breathalyser. They obviously thought I was drunk as I was slurring.

Through various MRI and CT scans they discovered a tear in my carotid artery and that’s when I was diagnosed with a stroke.

I was very confused by this diagnosis. I was young and healthy. I found out that I only had one carotid artery when most people have two, and that it had burst.

My consultant at the time asked me a lot of questions and what I did for work. He firmly believed that part of the reason why it happened was stress. There was so much going on – I was working 80 hour weeks. I felt I was alright but obviously I wasn’t.

I tried to go back to work but I couldn’t do 80 hours a week. I hadn’t recovered. I couldn’t drive around the country like I used to because of the fatigue it caused. And mentally, I just don’t have that mental capacity to have a team of 60 people up and down the country. Let alone manage a supply chain. And fraud investigation was a big part of what I used to do as a senior manager so interviews under caution – I couldn’t do that anymore. I wouldn’t remember what’s been asked and what’s not been asked. I am not the person I was before the stroke.”

Sharon sadly had to leave her job. After some well needed time off, she decided to go back to college and train in beauty and holistic therapies to then start up her own company. Sharon also started an admin job for a small firm where she works part time.

“My life has changed dramatically. I’ve been asked if I can go back and do my previous job and the answer to that is no. I still suffer with fatigue, which is why I work part time and not full time. Outside of work, I don’t really go out in the evening unless I’m with my husband. I don’t venture out anymore – my world is quite small now. My routine is nothing like it was before. I am limited to what I can do.



“ The Income Protection was just amazing and it has helped in the long term – eased the pressure off me and my husband. ”

I have follow ups with my GP. With a brain injury I have got a continuous headache that never goes away but it's manageable. I never really took medicine before my stroke. Now I take nine tablets a day – they are keeping me alive.

We contacted AIG quite quickly after the stroke to claim on our critical illness insurance. The lump sum went straight into the mortgage, so it took quite a bit of pressure off.

Because I had been earning quite a lot of money, by the time I got past my sick pay and was earning nothing, we couldn't afford certain policies. I went through our money and the one thing we could cut back on was the level of cover from AIG. So, at a later date I phoned up to lower my Income Protection cover. When I contacted AIG to discuss this, I explained about the stroke and somebody put me through to claims.

It was AIG who said: "You've got this cover to cover your wages, why aren't you claiming?" It didn't occur to me that I could claim for this reason. So that was a surprise and has actually been a godsend. You've been a lifeline for me.

The Income Protection was just amazing and it has helped in the long term – eased the pressure off me and my husband.

The building society we have our mortgage with were not helpful at all. They wouldn't let us lengthen the mortgage periods to lower the payments because I wasn't earning. So the insurance money that we got and that we get from AIG has been a lifeline. The fact that we had the insurance has actually made a big difference. Because we could have lost the house by now if it wasn't for AIG. It's taken the burden off. It pays my mortgage – the most important thing for me."

Sharon receives a proportionate benefit through her Income Protection policy to reflect the fact she cannot do her original role.

Thanks to Sharon's Income Protection policy with us and the rehabilitation benefit that comes with that, we set up counselling sessions to help her gain confidence in everyday life as well as help her get back to work. Speaking of these sessions Sharon said:

"I would not be where I am today without the counselling sessions AIG arranged. I found them really beneficial. I was at the bottom of a pit with no way out when I started the sessions, and by the end felt like I had my forearms over the top. I am very grateful as they were fantastic.

It helped me to be able to control my emotions – because I do get really cross with myself when I can't remember something. She gave me some good exercises to do which I still do now when I'm getting into a confused state. She was really supportive and a huge part of my recovery.

My advice if you're thinking about protection insurance is take it out as you never know what's round the corner and it can end up being a lifeline – either to you or to the people you leave behind. Take more rather than less. There's only two guarantees in life. One is you're born and the other is you die. Once you're gone, you're not here to help your loved ones. It's the right thing to do.

I could have quite easily died that day. My take on the stroke was God telling me to slow down – it was a warning sign. And whether you believe in God or not, having a stroke of that magnitude and not dying, it is a warning sign, a physical warning sign.

I still get upset, everybody does. Fact of life. Over time I have come to terms with the diagnosis. The road to recovery has been a long one but I refuse to let it get to me.

