



Rehabilitation

helped transform
one of our
customers.



Meet Lauren. Aged 25 she took out income protection insurance 'just in case'. She loved her job. It involved travelling, face-to-face meetings and being in a room full of people. Lauren never thought she'd be diagnosed with a chronic illness, unable to work before she turned 30.

"My illness came out of nowhere. It started with severe nausea which escalated into being sick for up to eight hours a day, several times a week. It was a nightmare – I was still working. Just trying to get to the office for 9am became impossible. I was being sick the whole time. It wasn't manageable.

The first 12 months of being poorly was very stressful. No-one knew what was wrong with me. I became anxious around anything medical. Attending appointments was stressful because I was fearful and concerned that no-one could help. I felt like my personality had been taken away from me. I didn't feel like being chatty, friendly and open. I really struggled and became reclusive.

By the time I was diagnosed with cyclical vomiting syndrome (CVS) and started medication, I was still left with a lot of emotional distress from what I'd gone through.

I found it hard to accept my reality and tried to ignore that I was poorly. I'd upset myself more by trying to complete tasks that I was too sick to do. I felt useless.

I didn't claim on my AIG income protection for eight months because I'd forgotten I had it."

How AIG helped

**"The claims process
was straightforward."**

"It was clear what was needed from me. Sue, my claims assessor, was fantastic in keeping me updated.

The call to tell me the claim had been accepted, and backdated, was **life-changing** for my partner and I because we'd been in a tight spot. It allowed us to get back to some sort of normal, which was good for my mental health.

During the claims process, Sue told me I had access to rehabilitation support. I didn't realise – it was such a pleasant surprise. I had a call with Working to Wellbeing (W2W) and they assessed that I might benefit from Cognitive Behavioural Therapy (CBT) and physio. AIG said yes to all of it. I felt really supported."

How rehabilitation helped

"The therapy and physio I had through W2W surpassed all my expectations and they worked really well alongside each other."

"I was an absolute mess when I first spoke to my therapist Victoria. The mental load of how the illness made me feel meant I wasn't coping. I was broken, hanging on. A shell of a person just trying to get through day to day. It was a very dark time for me.

I spoke to Victoria for an hour every fortnight, for about eight months. Her support was immense. She helped me identify that I felt invaluable because I hold myself up to a high standard when it comes to work ethic and productivity. I believed I wasn't a functioning member of society, and felt guilty.

We started unpicking individual aspects, focusing on one thing at a time to stop it being overwhelming.

Even when the sessions were difficult or emotionally draining, **it always felt like a safe, positive environment that strengthened my mental health.**

Constantly making progress, even if the progress was small, was really positive. When you're chronically ill, tiny progress is massive. The thing with CBT is none of it feels more difficult than the last thing you did. But by the end of it, you've achieved a lot.

W2W helped me realign my mental expectations about my life now and what I can achieve. And be comfortable that there are some things I can't do. It helped me appreciate that I am still worthy. My friends and family really noticed the difference in me too.

Victoria has enabled me to feel empowered. Even though I am still at the whim of the doctors and my illness, I now feel in charge of it mentally and I don't feel as vulnerable – **my mindset has shifted dramatically.** I've reframed how I view my illness and my value. **I'm so grateful.**

The physio was an absolute godsend. I needed to work on making my stomach muscles stronger as my core gets a battering from the illness. Now, I do small individual exercises at home that are going to help strengthen my body through the illness.

The income protection payments I receive mean I can pay my bills and takes away that worry. I can focus on when my next doctor's appointment is or stuff that's actually worth thinking about.

When you take out income protection, you know you're signing up for the financial support. But I'm sure there's lots of people like me who didn't realise the other benefits to having it."

"It's changed my life, full stop."

Lauren explains why she decided to take out income protection when she was 25 years old.

"I owned a flat on my own and was looking through what type of insurance I should take out. My financial adviser confirmed that income protection does exactly what it says on the tin, which seemed like the smartest and most obvious option for me. He recommended I buy the type where my premiums increase yearly with inflation, so the payout would also increase. He told me how important this was. Thank goodness I listened. I'm very fortunate that my payments have been going up annually with inflation so I'm not having to stress about the cost of living."

A message to others

"I don't understand why everyone doesn't have it. I've told all my friends and family they need to have it.

It's the best insurance someone can sign up for. It's a necessity. It's providing wages that I cannot go out and earn. I'm not stressing about money and how I'll contribute towards the mortgage. Because I signed up for something that's doing that for me. **Not having that worry is worth far more than the insurance would ever cost you.** Now I can focus on getting better.

Stop spending money on crap and spend it on something important like income protection. **People pay a lot more for stuff that's a lot less important.** I wasn't expecting my life to take the turn that it did. Thank goodness I took out income protection."

"Getting the additional help of therapy and the physio via my insurance – I can't even put into words how much that's worth. The therapy has been the biggest benefit for me. It's the reason I'm still here today. Having income protection has been transformative."



AIG Life customer, real-life case study – February 2023 (claiming since August 2019).

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