



AIG NFU Mutual customer case study

# Victoria's\* story



**“I was assisting a friend breaking in a young horse. She was long lining the horse with two lines when out of the blue he got loose and pulled away from her, galloping off.**

He had turned around and was heading towards the road so I reacted and tried to get him to stop. I managed to get hold of him, but when I was trying to unclip the lunge line from his mouth he leapt forward and pulled me with him. I was being dragged along the side of him when he kicked me with both back legs. He struck the top of my leg, the top of my thigh and the back of my knee. He sent me flying.

The pain was incredible and I went in and out of consciousness. An ambulance was called and I was blue lighted to hospital. It was all so surreal.

I've been around horses all of my life and this was something you would never think would happen to you. People say horses are unpredictable but most of the time they're not at all. Normally you can predict what they're going to do in a certain situation. It wasn't anybody's fault. It was just one of those things.

I was in hospital for 10 days and had surgery on my knee, which was fractured in three places. I had also torn the ligament and muscles clean off the knee. It was agony.

I couldn't move at all. I badly damaged the peritoneum nerve, which connects from the ankle to the top of the foot, resulting in a loss of mobility. It meant even once recovered, I wouldn't be able to drive.

We live on a small farm and care for many animals – horses were very much part of my daily routine. The other part of my job is I do end-point assessments for students completing apprenticeships. I don't have to physically get involved with the horses directly, but I have to be ready to act, which requires being mobile at all times.

I was completely immobilised for six weeks and even after then movement was minimal. The realisation that I wouldn't be able to work was absolutely terrifying.

The accident happened in November. I had decided to go self-employed in June and I had secured a new job on a consultancy basis. There was no guarantee of hours so if I didn't work, I didn't get paid.

Back when I secured the consulting position, my local NFUM adviser contacted us to talk about insurance in general. He was the one who advised me to get income protection, based on my work situation at the time. I never thought I would need it but considering the lack of protection in my new role, realised it would make sense.

My adviser suggested that as my current role equated to a zero hours contract, income protection was really important. I would never have thought of taking it out without his advice.

But without it, I wouldn't have been able to pay for anything when I fell ill. We probably would have had to sell our home.

One worry for me while I recovered was my animals. My husband spent his time between working and being with me, so we had no choice but to hire someone to take care of them. Without help, that would have been another expense we couldn't afford.

When I first left hospital, I had to move back in with my parents. It was either that or go to a rehab hospital miles away, which was an utterly terrifying prospect. I am so lucky that my parents have a downstairs bedroom and that my father is retired so was able to help me.

It was my dad who started looking through our paperwork to see what I could be eligible for and noticed that I had income protection with AIG Life.

The claims process was fantastic. John, my claims contact at AIG Life, was amazing. He was so supportive and went over and above at every opportunity. He was just so helpful. He guided me through the claims process. He allayed my fears of what I could and couldn't do, recommended I keep in touch daily with my employer, and made me feel at ease.

The process was all done in a matter of weeks. The relief when it was confirmed my claim was accepted was immense. Also, the additional support I received was outstanding. The extra money I received to pay for physiotherapy and for time spent in hospital were incredible and such a pleasant surprise. My recovery was a lot quicker than I had anticipated, which was down to the intensive physiotherapy I received as part of my policy. There is no way I could have ever afforded this myself. It was just brilliant.

**It is still a long road to recovery but the extra support I received was a lifesaver. I have managed to get back to work much sooner than I would've ever thought possible which means everything to me."**



This is based on a real life scenario, names have been changed to protect the identity of the customer and the story has been printed with permission.

\*Victoria has requested a pseudonym and stock image be used for her case study.

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