

## Daniel's Story

**“I encourage anyone who has not organised financial protection to do it now.”**



Looking at Daniel, you couldn't

imagine what he's been through physically and mentally. Things could have been so much worse if he also had to worry about his finances and how he would pay for everyday bills. After being diagnosed with a serious brain tumour needing urgent medical treatment, Daniel needed help – fast. Thankfully, this story has a positive outcome.

**Daniel was introduced to Katarzyna by a friend who had recently taken a financial protection policy with Owl Financial. He'd heard how nice Katarzyna was, so decided to contact her to hear about what she had to say about insurance cover options. It wasn't something he'd thought about before. To him, things were fine – he was fit, healthy, had a good job. Nonetheless, he thought why not and met Katarzyna.**

**He couldn't be more thankful for that meeting.**

His friend was right. Katarzyna really was very nice. She took time and explained why it's important to think about considering taking out cover for accidents or serious illness. She sounded knowledgeable and was very professional. After discussing his circumstances and an affordable budget, Katarzyna recommended a good mix of policy options that was right for him. In his case he was single, with no children. He decided to take out an Accident Protection policy, an Income Protection policy, plus also Critical Illness Cover, with Global Treatment Cover.

As she always does, Katarzyna stayed in contact, calling to see how he is from time to time. About a year later, Daniel contacted Katarzyna for advice. She'd become like a friend. He explained he'd been having problems hearing in one ear and had been to the doctor who initially put it down to an infection. However, it seemed to be getting worse so his question for Katarzyna was – do you think anything under the policies he has would help? She reminded him that as part of the cover, he was able to get a second opinion from a GP. She pointed him in the right direction – this was arranged.

**What happened next was surreal – it all happened so quick.**

The second opinion GP organised X-rays – there was a concern that something more serious was going on. These showed that Daniel was suffering from a brain tumour – hence the hearing loss and headaches he was suffering. He recommended that he have surgery as soon as possible.

Now, this is where the policies taken really helped. The Global Treatment Cover, which was an optional feature taken, meant that he could choose from some of the best-known surgeons for his condition – not limited to the UK. He chose a surgeon in Spain and the team looking after his case organised everything. Daniel couldn't believe or fault the support. And Katarzyna was there every step of the way – not just as an Adviser, but as a friend – someone who was there for him, providing reassurance and support.

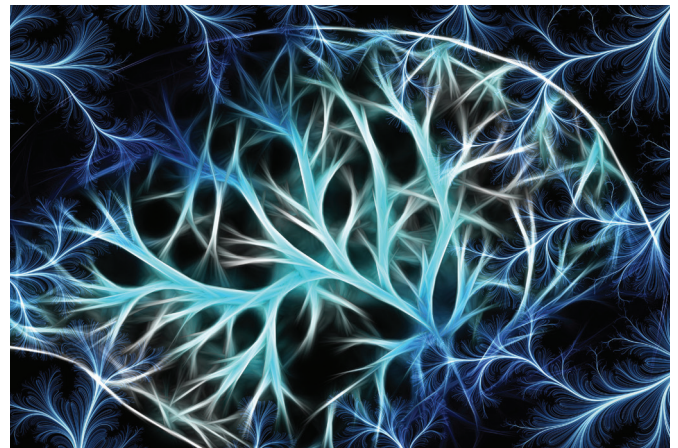
Daniel and his father were flown to Spain for critical surgery. All the costs were covered by the policy. This included them being picked up in a prestige car, flown to Spain, the stay in a good quality hotel and flown back. The surgery went well, with most of the tumour removed. Daniel is still having to cope with some health challenges, but Daniel remains positive and is so thankful for the cover and surgery. Whilst the impact of his condition has meant Daniel

has lost hearing in one ear, plus a loss of hearing in the other ear, he is so glad he took out the policies. It's saved his life and whilst he continues to be monitored and have consultations, he knows how invaluable his cover has been and the advice given by Katarzyna. He cannot thank her, Owl Financial and the insurers enough.

In addition to Global Treatment Cover, Daniel is benefiting from monthly Income Protection payments. He was really impressed about how quickly these started after he'd submitted the claim to the insurer. He has also received payment from his Accident Protection policy.

Katarzyna explains what has helped the claims payments pay out so quickly. "It's because I am so thorough at appointments when it comes to medical history and questions. I take a lot of time to ensure everything is answered fully and in-depth. This means that the insurers have absolutely all the information they need. I've found this really helps".

The overall payments made to Daniel so far have been significant. He'll continue to be paid in line with the terms of the different policies he has taken.



**"I hope me sharing my story can help others. I don't know what I would have done without the cover. It's worth speaking to an Adviser. My Adviser, Katarzyna, has been brilliant and I really thank her for the way she's been there to help me."**

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