

What happened next was totally unexpected

However, in November 2021, Jateen received an unexpected message from her to say that she was in hospital. He immediately went to see her.

Mrs M had unfortunately been diagnosed with a rare bacterial infection that can spread quickly in the body and, at worse, cause death. Mrs M, a mum of three, was worried about how her husband and family would cope with her not being able to work. Jateen reminded her about the various plans she had and helped with the submission of claims forms. Thanks to the mix of cover options Mrs M had, multiple pay outs were paid out by insurers she had policies with. This includes nearly £80,000 paid out for the Income Protection, Critical Illness and MultiProtect policies she had taken.

Sadly, Mrs M passed away about a year after diagnosis. A further £130,000 was paid out

to the family from the life cover policy that she had.

In total, **more than £210,000 was paid out.** Apart from time taken to process as medical details were verified, the claims process was smooth. A further aspect greatly appreciated by the family was the fact that the life cover and critical illness cover policies had been written into trust, which meant the money could be paid out quicker.

Mrs M's husband and children have expressed how thankful they are to Jateen for his advice, support and for being there for them - not just as an Adviser, but a friend. The payments received have been invaluable – for example, they were able to pay off their mortgage in full. Also, the money is being used to help with household bills and to support the children who were 18, 14 and 12 when their mother passed away.

As they go through this difficult time, Jateen has continued to stay in touch.

“Thank you Jateen for being there for us, not just as an Adviser, but as a friend”

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