

# **Client Testimonials and Case Studies**



# Real People, Real Stories

This is a testimonial from a client of Mihai Nechifor, Area Sales Manager.

“

I had the great pleasure of meeting Mihai under happy circumstances, when my husband and I decided to take out life and accident insurance, knowing that the future is always uncertain. Over the years, beyond our professional relationship, a true friendship developed.

Unfortunately, after the passing of my husband, my life took a painful turn. However, thanks to the insurance and, most importantly, thanks to Mihai's dedication, I was able to get through those extremely difficult moments without having to face all the paperwork and formalities alone.

Mihai was there for me every step of the way: he handled all the open claims, guided me on the necessary documents, contacted the relevant institutions, and kept me constantly informed. I discovered not only a true professional, but also a kind-hearted person and a genuine friend.

I wholeheartedly recommend Mihai's services to anyone looking for reliability, professionalism, and real support both in good times and in bad.

Client A

”

**Motorcycle Accident – Payout - £200,000**



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## Real People, Real Stories

This is a testimonial from a client of  
Kemmy Lawson

# Owl

Financial

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**“I'm so glad I took out cover”**

I met Kemmy Lawson, who works with Owl Financial, a few years ago at ACDA (Afro Caribbean Dental Association) Charity Dinner. I'm a dentist and we got discussing and she advised I should protect my income against accident or illness.

At the time, I was hale and hearty and have never even stayed overnight in hospital apart from when I gave birth to my children. But after speaking to her and considering (I still have about 10 years to retirement age), I decided to meet her again and went ahead to take out Life Insurance plus Income Protection.

**Fast forward to November 2024,** I was diagnosed with cancer! I have never been ill in my life, so it was really a shock. I recently had to stop working post-surgery and that's when I made a claim for the Income Protection.

I can only say a big thank you to Kemmy for all her kind support during this difficult time and for arranging my cover. I almost cancelled another policy I had taken a few years ago with another company (a critical illness policy), however I'm so glad I didn't. It came in so handy.

I strongly advise working individuals take out cover like Income Protection and Critical Illness cover because we never know what tomorrow holds.  
Thanks Kemmy.

”

Ola - Client of Kemmy Lawson

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## Real People, Real Stories

This is a testimonial from a client of  
Bernadette De Los Santos

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**“Income Protection was a financial lifesaver for me.”**

Two years ago, my husband and I took out a mortgage together. On the advice of my friend and protection adviser, I arranged Income Protection for myself.

I never thought I'd need it. I was healthy, active, and working full-time as a Healthcare Assistant. But earlier this year, I was unexpectedly diagnosed with migraine and vertigo, and I've been unable to work since February 2025.

The bills didn't stop, but my income did. That's when the policy I had nearly cancelled to cut down on monthly expenses became my safety net. Thanks to Bernadette De Los Santos from OWL Financial—who encouraged me to keep my cover and guided me through the claims process—I began receiving monthly payments within weeks. Those payments have covered my essential living costs and lifted a huge weight off my shoulders.

I once thought Income Protection was just “nice to have.” Now I tell everyone it's essential. Life is unpredictable, and this gave me peace of mind when I needed it most.

**“**

Client of Bernadette De Los Santos, Owl Financial

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# Real People, Real Stories

This is a testimonial from a client of  
Jateen Patadia, Executive Sales Manager

# Owl

Financial

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Thank you for all your help in dealing with our insurance claim. You said you would be there for us – and you have been. We really appreciate your empathy and caring attitude. You were very professional throughout the claim service and provided exceptional customer service and satisfaction with clear and concise information on each stage of the claim process.

You also made me fully aware of the Rehabilitation Services that are available and provided by the insurer. I would certainly recommend you to any of my family members, friends and the general public.

Once again, thank you so much.  
Really appreciated. ”

Mr A, client of Jateen Patadia



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## Real People, Real Stories

Client Experience of  
Jateen Patadia



### Cover pays off for husband & wife

**This is a testimonial from a client of  
Jateen Patadia, Executive Sales Manager.**

Mr A, a father of 3, met Jateen to discuss insurance cover for himself and his family following a recommendation from a friend. After discussing options and hearing recommendations from his adviser, Mr A decided to take Mortgage Protection (life cover and critical illness cover), as well as an accident protection plan, which included hospital cover plus other benefits.

#### He's so glad he did.

About two years later, Mr A had a heart attack. His wife contacted Jateen for his help – it was all a daze, and she was understandably worried. Jateen had developed a strong relationship with the family, keeping in touch. Jateen immediately went to see them and, like he'd promised, was there every step of the way to support and guide them through the claims process.

Mr A has received more than **£20,000** from cover taken, including for critical illness cover and separately for hospital cover.

He is making good progress on his recovery journey. Not having to worry about money has really helped, along with rehabilitation support offered by his insurers.

Since then, Mrs A also had to claim for a separate incident where she had broken bones.

**£20,000** as part of the cover taken.

**“**Thank you for all your help in dealing with our insurance claim. You said you would be there for us – and you have been. We really appreciate your empathy and caring attitude. You were very professional throughout the claim service and provided exceptional customer service and satisfaction with clear and concise information on each stage of the claim process.

You also made me fully aware of the Rehabilitation Services that are available and provided by the insurer. I would certainly recommend you to any of my family members, friends and the general public.

Once again, thank you so much. Really appreciated. **”**

Mr A, client of Jateen

This is a real  
testimonial/claims case  
example. Details are anonymous

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# Real People, Real Stories

This is a testimonial from a client of  
Fabiano Sales-Feruszewski,  
Executive Sales Manager.

# Owl

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“ I don't know how I would have managed without this cover. I can't thank my adviser, Fabiano, enough for his support. It's not just about the money; it's the reassurance of having someone you know, and trust, to support you if you need to claim. ”

Client of Fabiano Sales-Feruszewski



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## Real People, Real Stories

Client Experience of  
Fabiano Sales-Feruszewski



### See the difference cover makes Income Protection

If you have been putting off discussing financial protection, here is a case example that shows how important it can be. We often hear clients express they don't know how they would have coped without the payouts received. More than that though, it's the support they get from their financial protection adviser which makes a massive difference.

When Fabiano met his client to discuss cover Mr X was fit and healthy, although he expressed at times he felt muscle pain. Following a review of various cover options, Mr X, decided to take Fabiano's advice to apply for an Income Protection policy. He took this as part of other cover options. As a concierge and dad, he wanted to make sure that if for any reason he couldn't work, there would be some money available to support his family and pay the rent and other necessary bills. Following underwriting, the policy was issued, with an exclusion in place relating to muscle pain.

A few years after taking the policy, Mr X started feeling very unwell. He was having epilepsy episodes and symptoms were worsening, plus also experiencing some memory loss. Things got to the point where Mr X was unable to work. Fabiano had been in regular contact since he had taken the policy, so Mr X had no hesitation in contacting him for help on how to make a claim under the policy. Without Fabiano's support Mr X recalls, "I don't know what I would have done. He was there for me and the family, plus helped guide us through the process".

Due to the exclusion, there was various dialogue between the insurer, the client and Mr X's GP. Throughout this, Fabiano was there to support the family. When the letter came confirming the claim would be paid - £1,000 per month, in line with the terms of the policy, Mr X was relieved. As part of the income protection policy he had taken, ongoing payments would be paid to him for up to two years whilst he was unwell.

As well as financial support, Mr X has been able to benefit from well-being and rehabilitation services, that come as part of the policy. All of this has meant he can focus on getting better, without the added worry about paying for everyday living expenses. Things could continue, as normal, for his family, whilst he's off work.

Mr X's only regret is that he didn't go for the income protection policy option which would have given him a payout beyond two years. He has so far received around **£20,000** as part of the cover taken.

“ I don't know how I would have managed without this cover. I can't thank my adviser, Fabiano, enough for his support. It's not just about the money; it's the reassurance of having someone you know, and trust, to support you if you need to claim. ”

Client of Fabiano

This is a real testimonial/claims case example. Details are anonymous

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# Real People, Real Impact

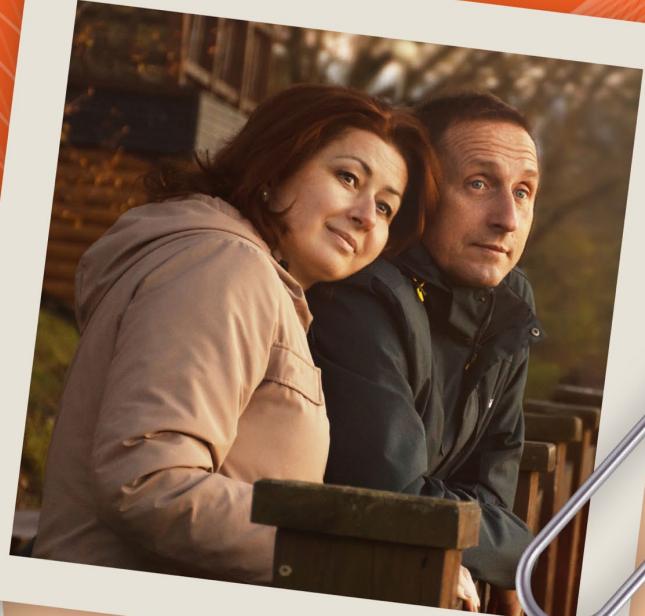
Client of Tomasz Kolawa, Owl Financial Area Sales Manager and Protection Adviser

“ During a health crisis, the last thing you want is to worry about money. Having the right insurance in place allowed us to focus on recovery, not our finances. ”

A grateful couple

Critical Illness – Payout - £75,000

Income Protection – Payout - £1,500 per month



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This is a real testimonial/case study example. Details are anonymous

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# Real People, Real Stories

This is a testimonial from a client of  
Mahesh Chandrarathna

“ I am writing to inform and say thank you to my Adviser for helping with my claim while I was ill, and also the professional way everything was handled. Thank you for your support through the difficult time. I'm really glad I took the policy and for the advice. ”

Annie, Client of Mahesh Chandrarathna

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## Real People, Real Stories

This is a testimonial from a client of  
Mihai Nechifor, Area Sales Manager.

Owl

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“

After the passing of my husband, I experienced firsthand the importance of having life insurance. The policy he had in place provided critical financial support during a very difficult time, helping me cover immediate expenses and maintain stability. It also allowed me the space to grieve without the added pressure of financial stress.

Life insurance is an essential part of financial planning, and I strongly recommend it to anyone who wants to ensure security for their loved ones.

Client R

”

Life cover – Payout - £200,000



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