

Life-changing treatment made possible after devastating motorcycle accident

Client Experience

Financial Protection Adviser, Robert Buczynski, met Adrian and his girlfriend, Malgorzata, following a referral from one of their friends. Both took out a policy – but it was nearly only Malgorzata.

Adrian, an electrician in his 30's, was unexpectedly delayed at work so arrived later whilst Robert was having the meeting to discuss financial cover options. Tired and unsure, he initially said he was not interested in joining the discussion, however he decided to listen to his girlfriend who encouraged him to find out more and consider taking cover. They both opted for four units of a MultiProtect Accident Cover policy, which includes a range of features that suited them both.

Less than a year later, Adrian and Malgorzata went to Poland, his home country, for a holiday. Whilst there, he had a horrific motorbike accident after falling off his bike. The road was very slippery from the rain. Adrian had to be rushed as an emergency to hospital and suffered from multiple broken bones and damage to his head. Initially he was in hospital for a couple of weeks and then was released. However, his condition got worse, and he had to go back to hospital. Sadly, things took a terrible turn, and he was in a coma for more than six months.

When he came round, his condition was extremely serious – so serious in fact he was unable to communicate. By now, expenses at the private clinic his family were taking him to were really building. Malgorzata shares

'I have no idea how we would have managed if it was not for the insurance payments received from the policy he had taken out'.

The MultiProtect policy included cover that would pay out for each major broken bone. Cash payouts from this were used by the family to help pay for his care. Robert was there every step of the way to support with the claim. After learning how serious Adrian's state had become, not being able to communicate, move or look after himself, Robert helped the family make a further claim under the 'Total Permanent Disablement' (TPD) element of the policy. He made regular calls to the insurer to check on progress and help ensure they received information needed.

Cash Payout – Surpassed Expectations

After having received cash payments from the broken bones element of the policy, Malgorzata thought it was unlikely there would be another payout. She couldn't believe it when she heard the news about the significant additional payment that was being transferred.

A total payout of £200,000 was paid.

including previous payments made relating to broken bones plus the 'TPD' element of the policy.



Malgorzata has expressed to Robert "Thank you so much for all your support and for being there to help with the claim. Although you kept saying the policy would pay out, I didn't think it would. I can't thank you all enough – the money will make a life-changing difference".

Malgorzata and Adrian's family will be arranging for him to travel to Zurich, Switzerland for more treatment; they are hopeful. This couldn't have been done without the insurance payout received.

MultiProtect is just one of a range of cover options available from Owl Financial.



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Thank you so much to my adviser, Robert Buczynski, for all his support and for being there to help with the claim. I can't thank you all enough – the money will make a life-changing difference.

Malgorzata, Ilford

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

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