

# Accident and sickness cover provides financial support after critical time spent in hospital

**“It's been a relief to know that money is there to pay my bills. It has allowed me to concentrate on getting better instead of being overwhelmed about financial worries. I'm really pleased that I took out the cover and didn't cancel.”**

## Client Claims Experience

*Owl Financial Customer, Birmingham\**

Lincoln has known his Adviser, Jateen, for many years – it's a relationship that's grown into friendship. From time to time, Jateen would make a call to the family to see how they are doing. It was on one of these calls, he heard that Lincoln had been rushed to hospital; he immediately offered his support.

Unfortunately, Lincoln was suffering serious breathing difficulties and multiple organ failure after contracting coronavirus. It was all so sudden; he had no idea that his life could take such a turn. Lincoln was put in intensive care and his condition was so severe that he spent six out of the seven weeks in the intensive care unit (ICU) in an induced coma. During this time, there were massive complications including kidney failure, lung failure, an enlarged heart and serious bleeding.

Things sadly got so bleak that his family feared the worse. At one point, his wife was even informed to be there within the hour. Thankfully, Lincoln pulled through. He cherishes time spent with his wife and two sons and is making progress on his way to recovery. Nonetheless, he acknowledges there is still some way to go.



**Whilst in a coma, Lincoln learned how supportive his Adviser had been, regularly keeping in contact with his wife and children. After coming out of hospital, Jateen provided a reminder of contact points and guidance on the claims process. Relevant forms were completed and a pay out was made from two of the policies held – including a MetLife accident protection policy which paid out for time spent in hospital (58 days), plus an Income Protection policy from Aviva.**

The amount paid from the policies has been a big help to the family. He also adds...

**“I'm so thankful to the insurers who have paid my claim and my Adviser's support. I don't just think of him as someone who discusses financial protection. He's more than that - a friend who has been there for us. I would highly recommend him and Owl Financial.**

