

THE **STORIES**  
BEHIND THE **STATS**

— *Scottie's Story*



**TAL**

## SCOTTIE'S STORY

Scottie was 40 when he was diagnosed with bowel cancer. Scottie lives in country NSW with his wife, Lizzie, and three year old daughter, Poppy, and works as a Project Manager in construction.

Thanks to the foresight and guidance of his financial adviser, a critical illness/trauma insurance payout from TAL ensured Scottie and his family were financially supported through his illness, and an income protection claim is seeing him through his recovery.

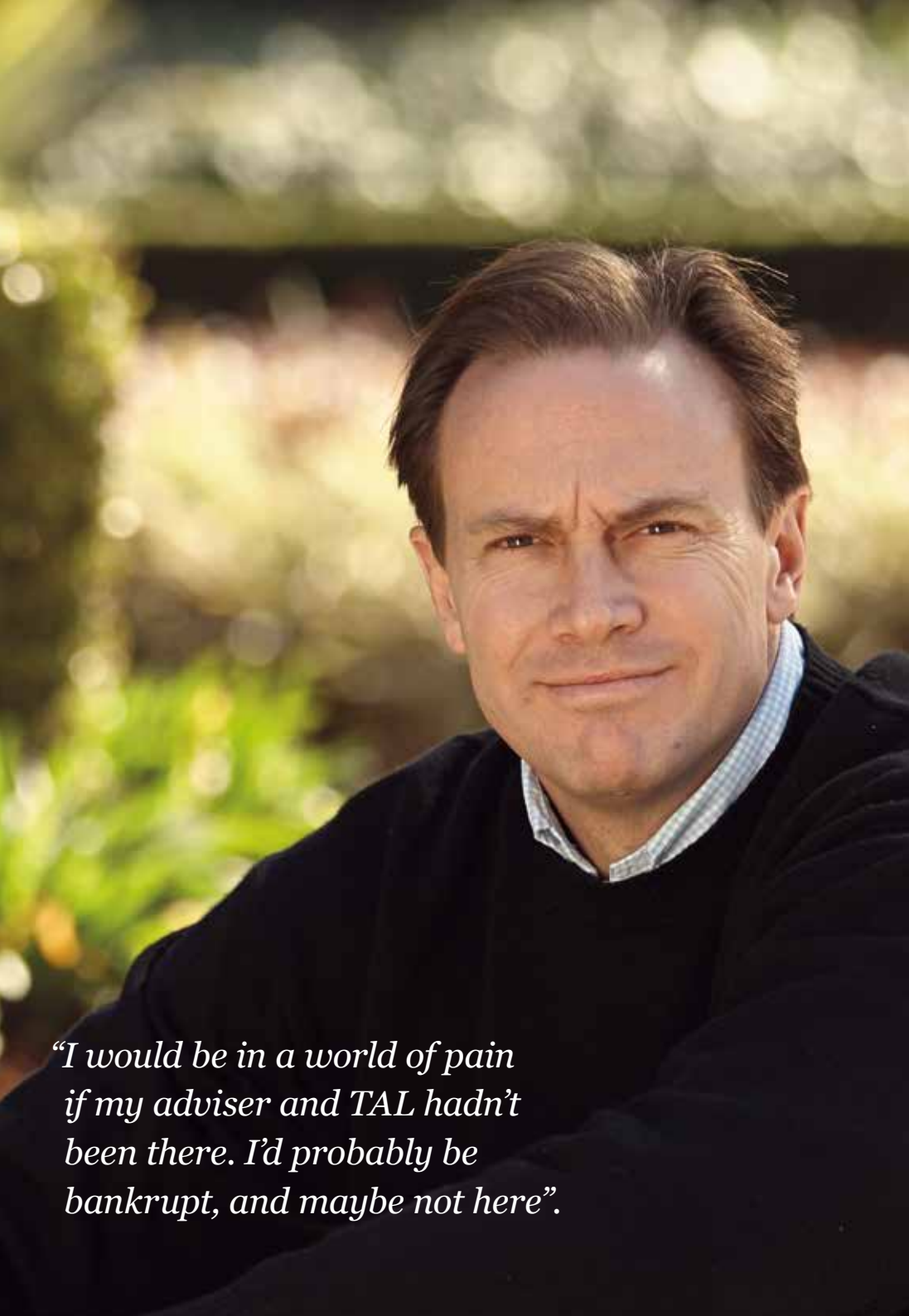
### BEGINNING THE INSURANCE JOURNEY

Scottie and his adviser had been friends since 1999, before Scottie was married or had children. After becoming a financial adviser, she encouraged Scottie to take up life insurance.

"At first, I said 'why do I need life insurance? I can't even get a girlfriend!' She explained that the wheels can fall off as you get older and you need to do it young. She was instrumental in my being covered."

Scottie signed up for life, total and permanent disability, trauma and income protection insurance.

As Scottie's budget changed over time, he let some components of his insurance lapse. Given that he had a wife and a young daughter, his adviser was worried. She pursued the issue with him, urging him to get his insurance back in order. She restructured the income protection component into superannuation to account for the budgetary constraints. The goal was to set him up with the amount he needed to cover all of his liabilities, as well as any costs incurred due to injury or illness, limiting the financial burden on his wife.



*“I would be in a world of pain if my adviser and TAL hadn’t been there. I’d probably be bankrupt, and maybe not here”.*

*“You’ve gotta fight the illness hard. It’s like getting into the ring really, and part of that is contending with financial worry. TAL picked up the stress of all of that and shifted it, so I could focus on fighting.”*

## **A LIFE CHANGING MOMENT**

Concerned by some symptoms he was experiencing, Scottie made an appointment with his doctor.

“Initially, it was just a routine colonoscopy, and then they found a tumour. My doctor said that it would be life changing, and he was right about that. That was a year ago.”

The diagnosis was a shock to Scottie, who was young, fit and seemingly healthy.

“I was eating well, did Krav Maga, which is an Israeli martial art, and Cross Fit. I thought to myself, ‘I’m not a candidate for this.’”

In addition to the pressures of his illness, Scottie was suddenly faced with a range of expenses, without an income to cover them. Scottie’s health insurance paid for some of his treatment, but much of it had to be claimed back after being paid up front.

“On top of that, every time we came down to Sydney for treatment, there were costs for fuel and accommodation.”

## **THE VALUE OF AN ADVISER AND A SUPPORTIVE CLAIMS TEAM**

When Scottie told his adviser he had bowel cancer, she looked at his insurance policies and he had enough cover to see him and his family through his treatment and recovery.

In the time leading up to Scottie’s surgery, while he was undergoing preparatory radiotherapy and chemotherapy, his adviser managed the claims process.


Scottie didn’t deal with TAL directly – his adviser handled the claims process from end to end. She also liaised with his doctors, secured the necessary pathology reports and assessed everything to make sure it would meet the terms of the claim, before it even went to TAL.

While his adviser was pulling strings behind the scenes to get the required information to TAL, Scottie was kept shielded. His adviser made sure he was informed but handled the process for him.

Scottie’s adviser worked through the claim with a TAL Claims Manager, who supported them through the process and ensured approval was issued as soon as possible upon receiving the necessary documentation.

Within 48 hours of approval the funds were released. Scottie’s critical illness claim was paid out the week before he was scheduled for surgery.

*“The health insurance hospital cover pays for a lot, but only while you’re admitted. You need to pay to see the oncologist, which is \$180 to \$200 every time. Radiation alone cost \$17,000 up front, and I’d say there was \$30,000 in extra medical expenses. I had to take chemo pills seven times a day, and it was \$1000 for each little box of those.”*

A photograph of a man with short brown hair, wearing a dark blue sweater over a light-colored collared shirt, sitting on a wooden park bench. He is smiling and looking towards the camera. The background is a blurred green and yellow plant, possibly a bamboo or reed. The quote is overlaid on the left side of the image.

*“It probably saved my life.”*

## A NEW LEASE ON LIFE

Scottie underwent surgery in November 2013 and, after another round of chemotherapy, was given the all clear.

“They took about 300mm of gizzards out. We caught it in the nick of time; the cancer hadn’t gotten out into the lymph system and travelled, but it was almost there – it almost escaped.

“I’m confident now that I’ll be fine, but you count your blessings. I have a colostomy bag, and I’ll have that forever – but I’m alive, so I just deal with it. You don’t let it get in your way but it does impact you hugely.”

Having access to this funding meant that Scottie didn’t have to wait for treatment. He was able to get the best – or as he put it “First class on the A380” – treatment immediately.

Scottie believes that this should be a warning to those without any personal insurance.

“People don’t understand that once you’ve already had a condition, it has a huge bearing on your ability to apply for insurance. You need to get it when you are young and healthy, then you’re protected for life.

“You might think that getting insurance is too much effort, but it’s really not that hard. Yeah, there are some forms. And I had a nurse come out to do my medical at home; however, it’s probably a good idea to get checked out anyway! The benefit return makes it an absolute no-brainer.”

Scottie later claimed on his income protection with TAL, allowing him to have peace of mind during his recovery and take an extended overseas family holiday.

## THE STATS

Scottie is not alone. His story is one of the many stories that TAL sees every day.

In 2013, TAL paid \$20.3 million in Retail income protection claims and \$9.8 million in Retail critical illness claims to males aged between 36 and 45.

### Income Protection Insurance and Business Expense Insurance

Injury and fractures	26.10%
Mental and behavioural disorders	23.91%
Musculoskeletal and connective tissue diseases	17.22%
Other	10.77%
Diseases of the nervous system	10.19%
Cancer	9.13%
Diseases of the circulatory system	2.68%



### Critical Illness Insurance

Cancer	76.60%
Diseases of the circulatory system	22.38%
Other	1.02%



This is a true claims story reproduced with the permission of the claimant. The information in this document is of a general nature only and does not take into account your individual objectives, financial situation or needs. Before acting on the contents of this document you should assess whether it is appropriate for you. You should also consider the relevant Product Disclosure Statement (available at [www.tal.com.au](http://www.tal.com.au)) before making any decision about a product discussed in this document and seek professional advice based on your personal requirements before deciding whether the product or service is suitable for you.

This document is issued by TAL Life Limited ABN 70 050 109 450 AFSL 237 848 (TAL).

Current as at 21 August 2014.