



Dave

“I felt more supported by The Exeter than I did anyone else.”

Dave is one of our income protection members who had to claim on his policy after an injury at work. Dave has shared his journey with us, describing how his cover supported him through recovery when he needed it most.

Can you tell us a bit about yourself and your situation before you made your income protection claim?

My name is Dave, a happy bachelor with an interest in cars & motorsports. I took out the income protection in what feels like a whole other lifetime ago when I was both married and self-employed. Having long closed the business, the policy was just something that I kept rolling.

Can you share some background about your previous occupation and career experience?

I'd been an RAC Roadside Patrol for 17 years having previously worked in mechanics and vehicle engineering. What I liked most about working in a breakdown/recovery role was the wide variety of people I'd meet and get to help in their hour of need.

Why did you take out income protection?

It seemed like a sensible decision. A relatively small premium to cover essential expenses if I became unable to work.

What led you to make the claim and how were you feeling at the time about not being able to work?

I suffered a shoulder injury at work after a fall. What should have been a simple operation and recovery time dragged on due to delays within the NHS. The waiting list was long, and I was off work for over a year. Whilst I was fortunate to have company sick pay for a while, when this ran out, my claim kicked in and I feel blessed to have had the policy in place.

What was your initial impression of the claims process?

The whole process was clearly explained and the person dealing with my case was both sympathetic and helpful. I couldn't have asked for it to be any easier.

Did you feel supported throughout the process?

Absolutely, there were regular touch base calls throughout the claim, at each stage I felt more supported by the Exeter than I did anyone else.

Were there any moments that stood out – positive or challenging – in your interactions?

There was additional support after my operation was completed, and I needed to start considering my career options. I decided to re-train to return to work in a different role. The Exeter really helped with this and went above and beyond with their support. I didn't expect it, but it made a huge difference to my ability to get back to work once I'd recovered.

How did you feel when you were told your claim would be paid?

Relieved – life is expensive, even when you're laid up and waiting for an operation. Bills still have to be paid, life has to continue. I've worked my whole life and have never had to rely on anything like this, so knowing my expenses were covered was a huge weight off my mind.

What difference did it make?

A huge difference. It enabled me to have the forced time off without having to focus on anything other than my rest, operation and recovery.

What has been your overall experience with The Exeter?

Absolutely 11/10.

If anyone was to ask you about why they should have income protection, what would you say?

It's one of those things you don't think you'll ever need, but if the worst happened to you like it did to me, you wouldn't want to be without it.

Is there anything else you'd like to share about your journey?

I'd just like to say a massive thank you. Thank you for everything you did. Insurance companies sometimes have a bad reputation when it comes to claims, The Exeter was the total opposite, a pleasure to deal with and couldn't have done any more for me...thank you!

To find out more about health insurance from The Exeter visit: www.the-exeter.com

Please note that the member's identity has been anonymised at their request.

The legal blurb

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