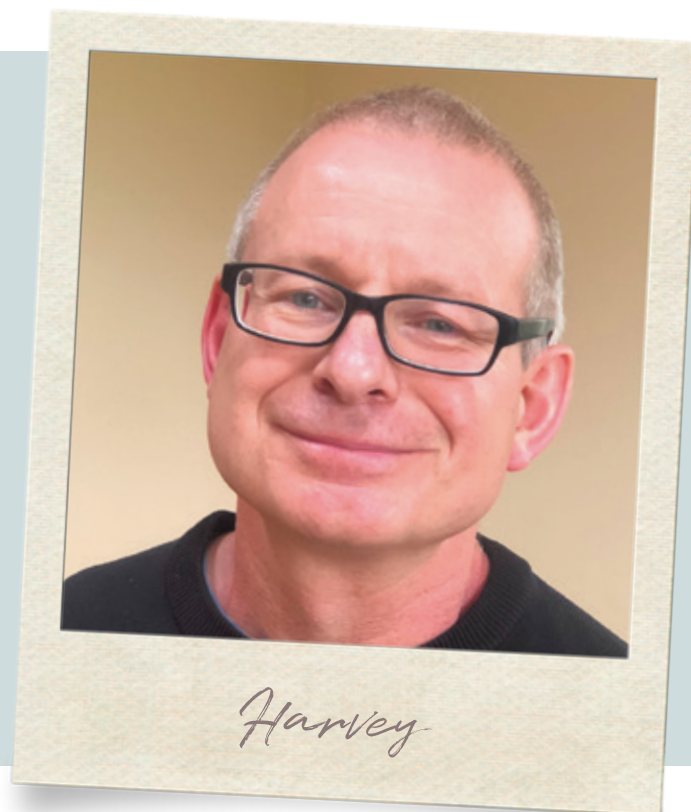


“Income protection has been an absolute godsend. I would recommend that anybody get an income protection policy.”



Harvey, an events company owner with an active role in producing events, was in his 20s when he took out income protection insurance with The Exeter. In his early 30s he started to experience numbness in his feet but didn't give it much thought.

“About a year later I visited an eye hospital as I thought I had a splinter in my eye which was incredibly itchy and during the consultation I was asked if I had ever seen a neurologist! An appointment was arranged with a neuro ophthalmologist who informed me that it was very likely that I had multiple sclerosis, an MRI scan was booked and the diagnosis was confirmed.”

The decision to stop working

“It was quite an abrupt diagnosis, really. It was a bit of a shock at first, but in those very early stages, possibly the first 10 years, I could function pretty well without anybody noticing.”

As an event producer there was a lot of rushing around, jumping onto stages and long hours, which became too much. Harvey became fully aware that he was no longer performing as well as he used to. It all became quite hard, and eventually he stopped working, however after a few months he realised he wanted to try to work again.

“I spoke to my neurologist and GP who asked if I was sure. I wanted to give it another go, and I did. But I didn't last long. I gave it a few more months then stopped working altogether.”

Making the claim

When Harvey made his claim he was concerned about the possibility of having to find alternative work, or the claim not being paid. The Exeter's claims assessor assured him that if his GP believed he wouldn't be able to cope with working that his claim would be accepted, which it was.

“I was very happy. It all seemed too good to be true.”

Going above and beyond

Harvey's policy covers him until age 60 and as he is unable to return to work with MS, The Exeter made the decision to waive the limitation of his benefit during the final years of his policy, so he receives more money. They've also been happy for Harvey to do volunteer work, which he enjoys.

“I was pleased and grateful that The Exeter was happy for me to do bits of voluntary work. I edit audio footage and volunteer at Glastonbury. I can zoom up to people on my scooter with a camera and microphone for interviews.”

Value of income protection

Now in his 50s, Harvey's advice to anyone thinking about income protection is to "do it."

"Income protection has been an absolute godsend. I was thinking of cancelling it, then thankfully I didn't. And in fact, I would recommend that anybody get an income protection policy."

"The quality of life I can maintain simply because of this is just remarkable. It's meant my life has been able to be very much as it was. My life would have been diminished, if I was single it would have been different but when you're married with kids you don't want things to change too much. We had to cut our cloth a little bit, we sat down and worked out all the things you really don't need but once that was done the change wasn't massively noticeable."

"You never really know what's around the corner. I really can't imagine what my life would be like without income protection. It would be very, very difficult and much harder for my wife as she'd have to make a lot more money."

"This protection was very helpful when I did stop work. I did a lot of looking after the kids because I could still stagger about. So, it was really, really nice. It enabled us to maintain a very good quality of life."

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

DAP No.

The legal blurb

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.