



Marc

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In 2015, Marc was running for a train when his right knee gave way, causing him to fall to the floor.

He boarded his train but knew something was not right. The next morning Marc couldn’t bend his leg and was in severe pain. Following a visit to his osteopath, he went for x-rays which confirmed he had torn the meniscus in his right knee.

The injury was so severe that he required two operations and extensive physiotherapy. It also meant he needed a prolonged period off work, eventually returning in 2016.

The value of good advice

As a self-employed builder and the main earner, being unable to work was financially challenging. Thankfully for Marc, in 2013 his financial adviser, Adam Kaplan of Pendragon Protect, recommended he purchase an income protection policy with The Exeter as part of his mortgage advice.

This provided Marc with much-needed financial support when he was unable to work due to his injury, and it’s been invaluable.

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A further setback

Following his recovery, Marc continued to run his successful loft conversion business, but three years later he suffered a setback. He was concreting a floor when his knee gave way again. This time it was his left knee, and the pain was all too familiar.

A visit to Accident and Emergency confirmed Marc had torn his meniscus. This led to further physiotherapy, but despite his best efforts, he was unable to make a sustained return to work. To make things worse, he suffered a further meniscus tear to his right knee.

Difficult decisions

Following further medical investigations, Marc was told it was unlikely he would be able to return to work in his previous occupation. After running a successful business for over 20 years, it was hard to hear. It also

meant that Marc and his family had to make some difficult decisions.

“My wife returned to work as a personal trainer after raising our children, which was not planned, and our lifestyle has had to change massively. We were used to quite a good lifestyle, we never really had to consider money, going out to restaurants, and always doing stuff with the kids. Now we’ve had to reign it back to borderline nothing, just to live.”

Because Marc’s financial adviser recommended he purchase a full-term policy, he will receive a monthly benefit until he retires. But, despite having this financial reassurance, Marc is determined to return to work, “I don’t want to be sitting at home until I retire, it’s just not me.”

A new beginning

Marc looked at his options and set his sights on re-training as a surveyor, but the cost of the course was a stumbling block. With Marc motivated to return to work, we agreed to fund his course with our reinsurers for a small reduction in his monthly income protection benefit.

“I was panicking about how we would cope if we had to use all our money to finance the course. When The Exeter said they would help, it was emotional.”

Once he obtains his Diploma in Residential Surveying & Valuation, Marc hopes to start a new career that won’t be detrimental to his health.

Through the relationship we have built with Marc during his claim we have been able to provide him with more than just an income. We have worked together to find a positive outcome that should see him return to work with new skills, in an industry he loves.

The legal blurb

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