

CASE STUDY 3: ALLAN KENT

Allan Kent loves sport and the great outdoors, both playing a big part in his decision to move here from England eight years ago. He had already been to New Zealand on a number of occasions, including one holiday where he cycled 4500 kilometers in a three month tour. He looks fit and younger than his 45 years. So no one was more shocked than Allan, when out-of-the-blue he suffered a stroke.

In August last year he suffered the first of two strokes, at his home in Brown's Bay, Auckland. Constant headaches had led him to have a full check –up, including an MRI, which gave no cause for concern. When it happened, Allan blacked-out and was roused an hour later when one of his clients phoned to check on his whereabouts. Fortunately his client recognised that something was seriously wrong, and immediately drove around to investigate.

He was then whisked off to hospital, completely oblivious to what was going on, and suffered his second stroke soon after arrival. The second stroke was more serious, and to make matters worse Allan fractured his spine in two places when he blacked-out and collapsed.

Allan remembers very little of the first 24 hours, in fact his memory continued to be hazy for a few months afterwards. He would find himself asking his girlfriend the same questions over and over. When he got home he felt very despondent and alone particularly as he couldn't drive, exercise or even enjoy a beer!

The timing was particularly bad as he had just started his own business called 'Ontrack Business Leadership' (www.ontrackbusiness.co.nz). Using his wide-range of skills, business experience, and business contacts through various networking groups such as BNI, Allan had set himself up in his true calling, as a business coach and mentor. Things were going well for him when disaster struck.

Allan's adviser Debbie Stacey of The Insurance People stepped in to help. Knowing how much stress Allan was under, Debbie took care of the entire claims process on his behalf. Because Allan's business was so new he was not yet eligible for income protection insurance, but fortunately Debbie had suggested both a Trauma policy and Major Medical Cover with ING Life. Allan is immensely grateful to Debbie for the many hours she spent handling his claim, which included helping to track down medical records in England.

Allan received a lump-sum payment under his Trauma policy and a payment under his Major Medical Cover for his stay in a public hospital. Without this money he wouldn't have been able to pay his mortgage and would have had to rely on friends and family for financial support.

Allan always felt that it was important to be insured, but now he uses himself as an example, telling people that you never know what is around the corner - so it's better to be prepared! He also believes it is vital that people understand the importance of answering every question in detail when you apply for insurance, as this will speed things up at claim time.

In the meantime his memory is back to normal, and he is enjoying a slow but steady return to work. He says the only positive side of his stroke was the fact that he got to watch the entire Rugby World Cup. And although he couldn't always remember who had won, he enjoyed seeing England get to the final! Perhaps when he becomes a New Zealand citizen later this year he will switch allegiances?