

## Claims Story - Peter and Sonia Carr

We were in a dire situation and the future was very uncertain and looking bleak for us. Peter had injured his back at work and the recovery had not been successful. Our household income had dropped by almost five figures per month, with a mortgage on a new house, an investment property and medical bills to pay for, it could not have happened at a worse time in our lives. Peter had been told due to his injury and illness that he would never be able to work again. To hear those words at an age where retirement was not an immediate plan for the future was just heart wrenching and incredibly scary for our family and our financial future.



Sonia and Peter Carr

We had been to a financial adviser in regards to the protection we believed we had, with two group Life Insurance policies, as well as two big well known financial companies for assistance. Both had said that there was nothing they could do for us - they did not even have the time to listen to our story or hear about the predicament we were in. We wrote the policies off and thought that having life insurance was just a money pit that we could never use; our opinion of insurance and insurance companies could not have been any worse!

Then through a family member we were told to contact Succession Matters and honestly, we thought if no-one could help us, how could Succession Matters.

After a few months we gave it a go and met with Succession Matters. They were understanding and had a lot of patience with us, they were also very knowledgeable and professional. Succession Matters advised us of the process and timeframes it would take to get the claims to a point where the Insurer could make a decision. We worked closely with Succession Matters who dealt with the medical professionals and Peter's employer in order to obtain all of the requirements the Insurer requested. They always let us know what was going on and kept us up to date on everything.

Succession Matters helped us with our Income Protection and TPD claim. After going through the process in just under four months we got a six figure claim paid out on two separate claims with 2 insurers, which was a huge relief for our family and meant that we wouldn't have to make huge changes financially to our lifestyle; like selling our property or cutting back to try and financially manage and get by without Peter's earnings.

Peter is recovering from his injury and has early onset Parkinson's. We now have the assurance and stability that we can stress less about the future and that we don't have a huge financial burden hanging over our heads. That in turn is thanks to the entire Team at Succession Matters for getting us approvals on all of Peter's claims. Our family can now focus on the future and on Peter's illness and helping him live the best future that he can.

Words can't describe just how much Succession Matters have helped our family. Our perception of Insurance has changed; that opinion we had where we thought it was a worthless piece of paper... absolutely not the case! If you don't have an adviser we would suggest that you see one to make sure you have the correct protection in place for you and your family. If you need assistance with a claim then go and see a specialist that actually works on these types of claims and knows what they are doing, and the best part in all of this... Succession Matters didn't charge an arm and a leg to assist us, in actual fact they came in around 60% cheaper than everybody else that we had been to.