

When the unimaginable happens...

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From what age do you offer your clients disability and dread disease cover? From what age can your clients actually afford this type of cover? And what are the odds of anything happening to your client that might affect their lives at a young age? The answers to the above is that most of your clients probably do not have the money, or that they (or you) believe that they are too young... nothing will happen to them now.

But what happens when a freak accident or incident does change a person's life forever? Surely these considerations should be brought to the attention of clients. Brokers need to give sound advice because when that impossible accident or incident does happen, financial support is needed in order for the affected parties, and their families, to receive the best possible care.

Never say never

When I was 24, I thought I had it all. My whole life was planned out and everything seemed to be going according to that plan. Then suddenly, in a moment, my world was turned upside down.

As I lay in my hospital bed, the events of that night flashed through my mind. It had been an enjoyable evening out, and on the way home a colleague, my brother and I stopped at a petrol station. A group of matric boys assaulted us. They broke my neck, leaving me for dead and fled away.

I spent days in intensive care. Once the doctors had deemed that my body was stable enough, I underwent an operation that entailed cutting out a part of my right hip

bone and fusing it into my neck, along with a titanium plate and four screws.

The long road to recovery

When I regained full consciousness, I felt like I was living a scene from a movie. Suddenly everything I had planned for my future had vanished.

For four months I was in hospital, attending speech therapy, learning to talk again and trying to get any type of physical function back. My days had been reduced to being taught how to cope with my new life in a wheelchair.

I started to research therapies that would maximise my capabilities and hopefully even get me back on my feet. This became my day-to-day routine, in and out of training, trying to improve myself. I had to keep my mind and body equally active or face the possibility of depression.

My quality of life gradually improved. I became stronger and more independent. After months of hard work I had full function of both my hands. I could then stand in a walking frame and walk slowly in parallel bars.

Finance was the biggest challenge

One of the greatest obstacles I had to

overcome was not only my mindset, but my finances. We do not think that things like this will ever happen to us, so we tend to not prepare for them financially.

I can remember the conversation I had with my financial adviser several months before my accident. His words were: "You are young. You don't need to worry about taking out disability cover." I will never forget these words and how listening to them put me onto a very difficult path, and although he is not my adviser anymore, I cannot think how different things could have been if I had received better financial advice. I would be able to afford the best therapies available out there in my quest to recover.

Sound financial advice from an accredited adviser cannot be understated. It is so important to educate people and guide them in planning for every eventuality in life that might possibly affect their financial situation. This needs to be done by advisers with unquestionable ethics and knowledge, who are in the industry to help people, and not, as in my unfortunate case, an adviser who was just pushing products to earn a commission.

Andrew Merryweather is a motivational speaker and brand ambassador for Autus Care. To follow his story, search Andrew's name on YouTube. or go to www.andrewmerryweather.co.za

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