

I can still remember the day in November last year when I got the call from Winston advising that his seven year old son had just been diagnosed with an unexpected rare cancer. It is times like this that I wish I was a better writer and could convey the raw emotion that both he and I felt in that moment of time.

Like a lot of people, when that conversation was had, he didn't really understand what insurances the family had in place, or the benefits that could now be claimed. He and his wife had recently gone through an insurance review and made changes to their policies, and these changes included \$50,000 trauma cover (a lump sum payment on diagnosis of a major illness) for their children. Private medical insurance was also in place.

We all know that life as we know it can change in the blink of an eye, and this is literally what happened for Winston and Yvonne. When I met with them at a hospital cafe a few days later to go through the claims process and forms that both they and their medical team needed to complete, the changes were already happening. Yvonne had quit her job, and Winston was taking time away from his work. Their daughters were also experiencing a change in family life and adapting to having a sick brother.

On Christmas Eve 2013, both the Hospital Grant and Trauma Benefit claims were accepted.

It is a very powerful moment when you know that you have been actively involved in something that has been referred to as a blessing. The benefits the family received took away some of the financial burden they were experiencing through this journey and allowed them to concentrate on their son and family, rather than earning an income.

Over the coming months I was kept informed of their son's progress and the treatment he was having. Each conversation I had with Winston during this time further emphasised the incredible value their insurance cover had provided and they remained positive that their son would be healed.

At the end of July, Winston phoned to tell me that they wanted to take their son to the Gold Coast to do his bucket list, and contacted me in regards to travel insurance, as well as ask questions in regards to other benefits such as funeral planning assistance their policies could provide. Another poignant conversation with many tears flowing at my end, but I was able to advise that there was a funeral benefit that they would be eligible to claim on from both of their policies.

On September 9th, Joshua peacefully passed away at home. His journey from the day he was diagnosed to passing away had been 295 days, and during this time I know he touched many people's lives, including my own, in an extremely deep and spiritual way.

I caught up with Winston several weeks after the funeral and shared with him the impact that Joshua's story had had on myself, both personally and professionally. It was a privilege to have gone on this journey with them.

In writing this article, my hope is that families with children will review their own policies, and check whether their contracts also include their children for a level of Trauma Cover. The future is uncertain, but trauma cover for your entire family provides some level of security knowing that when your child is unwell, there will be financial support to allow you to spend quality time with your loved one.

On behalf of my wife and I, we wish to express our gratitude in your highly professional yet personal approach. You provided empathetic support and encouragement beyond what would have been expected of any insurance broker. May you be blessed in the same way that you have blessed our family.

It does not necessarily cost you additional premium to have your children covered for a level of trauma insurance. If you are uncertain as to whether this benefit is included in your current policies, please contact colleen@valour.nz to discuss.