

# Steph's Story

Steph is a nurse and British Friendly member who made a claim on her Income Protection policy due to lasting symptoms of COVID-19.



## **“Hello I’m Steph and I live near Swansea in Wales”.**

I first considered taking out Income Protection when I was in the airport on the way to visit my daughter who lives in Australia, it was just a simple thing – I bumped my leg on a case.

Not a big injury but I had a lengthy wait in the airport and it got me thinking.... “what would happen if I broke my leg and couldn’t work and pay my bills?” As an agency nurse I have flexibility in terms of my work patterns but very little to cover me in terms of sick pay. So I did a search online, learned about Income Protection and thought it was a sensible thing to have in place really. I started researching it online and found a financial adviser through a company called Active Quote and he recommended British Friendly. It was a very easy process to arrange and provide the details I needed to become a member and set up my policy and I’m so glad I did. I think it’s so important to put that provision in place to protect your income.

Initially I was worried that a broken leg would keep me off work but of course I never imagined that such a historic event like a global pandemic would happen and stop me working. I caught COVID-19 in March 2020, early on during the first wave of the pandemic.

It was very stressful experience working as a nurse during the early stages of the pandemic. I hoped, like we all did, that the virus would skip me by and I’d be fine. But obviously when it didn’t it was very worrying. It was a bit like a warzone in the early stages, like walking into the crossfire. But you couldn’t really duck and dodge the bullets, you just had to face it everyday. Sadly I lost colleagues and even an ex-boyfriend who worked as a paramedic during the pandemic.

I claimed on my policy for just under a year, from the end of March 2020 until February 2021. During that time I was really unwell and suffering from lasting symptoms of long-COVID, which meant that sadly my recovery was very slow. I had very low Oxygen levels, I was breathless, very fatigued. I was also hypertensive and my blood pressure was badly affected. The tiredness was indescribable – I couldn’t stay up past 6PM most nights! I was very giddy, I had tinnitus with a ringing in my ears. It was even a worry to lean forward as I was so dizzy I thought I’d fall over! I’m normally a very active person but I wasn’t able to do anything for most of the period that I was claiming. To be honest I was scared that I’d never go back to how I normally felt.

Thankfully towards the end of January 2021 I started to feel better physically but I was still anxious about returning to work. The lasting impact of the fatigue was that I had a sort of a ‘brain fog’ and didn’t feel as sharp as I used to. I did some online training to qualify as a vaccinator, which gave me an alternative way back to work. I tweaked my hours and returned to work as a COVID vaccinator in March 2021, which is less physically strenuous than being a front-line nurse. I also received an additional rehabilitation benefit from British Friendly towards the end of my claim which helped to ease myself back into work.

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It feels good to be covered

I knew colleagues who also caught COVID and were off work but who didn't have Income Protection in place. It was very stressful for them, a friend of mine maxed out her credit cards, struggled to buy food and really suffered financially. As an agency nurse we have extra flexibility in terms of shift patterns and holidays but you do lose the security of NHS sick pay, which meant that the money I received through my claim was so invaluable.

I think Income Protection is so important because you really never do know what's around the corner. I've spoken to colleagues who have had months off work due to COVID and they struggled back to work early despite not recovering fully because they financially couldn't survive without working. I spoke to a nurse friend of mine who's only been able to do one shift a week due to her ongoing symptoms – and she's still not earning enough to survive. Without British Friendly that would have been me.

I was so lucky in comparison. I spent most of the money I received as part of my weekly benefit on food and bills mainly, the sort of everyday expenses that you take for granted while you're in work and earning an income. This meant I focus on my recovery rather than worrying about how to make ends meet.

I felt all the staff at British Friendly were very helpful during my claim. They were extremely polite and explained everything to me clearly. It was a simple process to claim and attach sick notes to extend your claim. But most of all I felt valued as an individual and like I mattered during the claims process. I hear a lot from friends that insurers will do anything not to pay out but that was far from the truth for me with British Friendly.

I was so well supported by the team at British Friendly, I feel that nothing was too much trouble – any call or enquiry I had was dealt with quickly and easily. I really felt there was a personal touch to the support I was given during my claim. As a nurse who is so used to caring for others, when you need help yourself it can feel quite isolating, especially when you're not able to work during a global lockdown. But it was such a wonderful thing to know that the team at British Friendly were only on the other end of the phone to support me. It was an extremely frightening time for me, being so ill with a new disease and needing to claim for the first time, but British Friendly's claims team really alleviated all of my fears.

In terms of the people at British Friendly who helped me, I have to mention Lesley, she was one of the claims managers who helped me so much during my claim. She just oozes empathy and compassion and I can't thank her enough. I actually cried when my claim ended because I couldn't speak to her

anymore! She was so supportive of me during my claim and we really got to know each other. She and all the team were so friendly. I see Lesley and everyone at British Friendly as friends who have helped me through such a difficult time. My friends from the British Friendly Society!

My policy really came up trumps for me. The cover is really so affordable for the care you get when you claim. My premium is around about £50 a month and for that money, I was given a lifeline when I had nothing else to support me. It's a small price to pay, because you really never know what could happen. I had no idea when I took out this policy in 2018 that a global pandemic would hit and stop me working for just under a year. But it did and my cover was there to help me.

I believe all agency nurses should consider Income Protection and that agencies should really do more to encourage nurses to consider this sort of cover. We're not robots and in whatever trade you do, occasionally illness or injuries do happen and you do have to think... As a nurse you're used to caring for people but, when you fall ill yourself, who's there to care for you? Luckily for me I had Income Protection to support me, but plenty of others aren't so lucky.

I want to tell my story because I want people to be like me, and be supported by Income Protection – not left unsupported like my colleagues and have to suffer through COVID or any other illness or injury with no income. Knowing how important it's been to me I want to make sure as many people as possible are supported by this cover.

I feel very reassured that as a British Friendly member I could claim again if I need to. Obviously, you never want to claim but it's so important that you have that security blanket if you ever fall ill or injured. And that's what I feel my Income Protection cover is like, a king-size security blanket, giving you that support, reassurance and comfort for when you need it most."

### Putting members at the heart of all we do

Income Protection cover with British Friendly is there to support you financially through debilitating periods of illness or injury.

We hope this real story from a member like you gives you the peace of mind that you can get support from us if illness or injury ever stops you working.