

## Bringing life to your Income Protection conversations

Carl Heard, National Account Manager, LV=



It's no secret that as an industry, we've still got a way to go in overcoming distrust of insurance. While a lot of people do understand the importance of protection, you'll still encounter clients who are less confident about the benefits and become switched off to a 'sale'.

Last month, Income Protection Action Week highlighted the importance of connecting with your clients at a human level, making it less of a sales pitch or a bolt on. Sharing real claim stories can be a great tool to show that protection pays and makes the conversation more authentic. They highlight just how life-changing having the right cover in place can be, by letting protection speak for itself.

### A story from the heart



Jennie Gow is a Formula 1 broadcaster and pitlane reporter, but also a wife and mother to a little girl. In December 2022, Jennie's life was changed in a moment. She had been suffering from a bad cold with a persistent cough, which doctors had put down to a seasonal flu. Between Christmas and New Year's, Jennie had a particularly heavy cough and passed out in the bathroom.

Luckily for Jennie, she was found by her husband and daughter who called an ambulance, and she was rushed into hospital. It was found that she had suffered a stroke triggered by her cough. Jennie was able to undergo an important procedure in the critical timeframe, and despite not being able to speak or move properly, she remained in a stable condition.

Just a few months before, in August 2022, Jennie had taken out an [LV= Income Protection](#) plan on the recommendation of her financial adviser. At the time, she didn't realise how important that conversation would be.

Jennie began a long journey of rehabilitation following her operation, to re-learn basic speech and movement. At the same time, she was supported through having her Income Protection kick in. This meant she didn't have to worry about her family having to cover all the outgoings. She was able to focus on her

recovery and get back to broadcasting at her own pace. Her Income Protection went beyond just the financial side, also funding some private speech and language therapy sessions, through the [rehab support services](#) feature included in her cover.

You can hear Jennie's story in her own words [here](#). Her story is one that really showcases why we're all in the industry and the impact that individuals can make at a difficult time to deliver a positive outcome – including healthcare professionals, her adviser, and her LV= claims assessor who all formed part of her journey.

## Bringing life to protection

Stories like Jennie's raise the profile of protection, in a way that claims figures just can't. It's easy when only looking at the bigger picture to lose sight of the true impact. At LV=, we supported over 8,000 individuals and families with a personal protection claim in 2023\*. Each claim that sits behind that number has their own story.

Something to always remember when speaking to clients is that protection is an emotional product. It's taken out to protect homes, incomes and loved ones – what matters the most, to most of us. Using real stories can breathe life into your protection conversation, taking something intangible like protection and shows the practical difference it can make in adverse times.

Whether you prefer to use claims stories to lead into the protection conversation or use them to reinforce and support your advice after your meeting, real examples can fit somewhere in the advice process. Consider where introducing these stories feels organic to you in the context of your client conversations.

## Income Protection with heart

The support offered through Income Protection goes far beyond just the main claim point. In Jennie's case, it went on to offer additional support through funding private speech and language therapy sessions\*\*.

Stories can help to convey the peace of mind that can be offered through added built-in claim points and support services. At LV=, our Income Protection includes features that can provide your clients with more security through life.

**Watch Jennie's story and find more examples of real-life claims on our [real stories hub](#), or learn more about [LV= Income Protection](#).**

\*This also includes claims for Income Protection and Personal Sick Pay that were made before 2023 and were still in payment.

\*\*LV= rehab support services might be capped at 3 x monthly benefit per individual claim.