

Mr Patel protects livelihood while off work for nine weeks

When pharmacy owner Mr Patel was forced off work for nine weeks, PG Mutual's Income Protection Plus scheme made sure he wasn't left to swallow a horribly bitter financial pill.

What happened?

The thing with accidents? They tend to come out of nowhere. Just ask PG Mutual policyholder Mr Patel, who was left with a fractured knuckle and several broken bones in his hand after a circuit training session that went wrong.

How did we help?

Mr Patel is a pharmacy owner. Day in, day out he prepares prescriptions, he bottles pharmaceutical drugs and he indexes thousands of different medications. It's impossible when you only have function in one hand. The severity of Mr Patel's injury left him with nine weeks of lost income and a claim totalling more than £8,000. Here at PG Mutual we try our best to pay claims promptly - sometimes on the same day the claim is made. And because Mr Patel wasted no time completing the necessary paperwork, we were able to pay the full claim incredibly quickly.

What was the outcome?

Mr Patel would have been left significantly out of pocket without his income protection. Yet from the moment he injured his hand to the moment he returned to work, the pharmacy owner had total confidence in his policy. Perhaps that's because we're a not-for-profit organisation that's owned by our members, rather than external shareholders. We invest any profits we make and aim to provide all policyholders receive a lump sum at the end of their policy based on their contributions and how long they have been with us. Mr Patel has so far accrued a capital balance of £8,200 as of 31st December 2016 and the longer he stays with us, the bigger it grows.

This is a real life case study, but the member did not wish their real identity to be revealed and so a cover profile has been used to maintain their anonymity.

To find out more about protecting your income, please contact a member of our team.



Quick summary

Age:	45
Profession:	Pharmacy Owner
Member since:	April 2014
Value of claim:	£8,000

We scored...

Claims process:	4 - Good
Claim form:	4 - Good
Timeframe:	5 - Excellent
Customer service:	5 - Good
Communication:	5 - Good

Mr Patel:

“ My claim was dealt with swiftly. No messing about - the money went straight in to my account. When you need them you can rely on PG Mutual and the policy. I felt confident using the service. ”

☎ 0800 146 307

@ enquiries@pgmutual.co.uk

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