



Name	Jenna
Location	Toowoomba, QLD
Policy type	Income protection
Policy inception date	1 December 2017
Claim date	6 March 2020

How a haircut led to life-changing income protection insurance

When Jenna took out life insurance in her mid-20s, she never thought she'd ever need to claim on it.

As a hairdresser in a country town in southern Queensland, Jenna, had a close relationship with her customers.

One of her regulars, a financial adviser, used to talk to her about superannuation and life insurance. After undertaking a review of



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her circumstances, he suggested that she consider taking out life insurance, including income protection, to help protect herself against accident, illness, injury and premature death.

While she was only in her 20s at the time, Jenna luckily decided to take out a policy.

"I never doubted the value of life insurance because I was so used to paying health insurance and car insurance that I just treated it as another necessary expense," she said.

Years passed.

Jenna fell in love, got engaged, bought a house and started trying for a baby.

Jenna and her partner were thrilled to learn she was pregnant but a routine check-up led to a scan that detected a mass on her brain. The young couple were overcome with fear and emotion.

"All I could think was I'm not going to see my baby. Also we just bought a house and we needed my salary to help pay the mortgage. I started to lose my hair, which was a big deal to me as a hairdresser, and my health deteriorated so I had to stop working, undergo surgery to remove the tumour and start treatment," Jenna recalled.

Fortunately, her insurance provided a regular income stream to relieve some

of the financial pressure and enable her to focus on her health and recovery. It also helped her to cover travel and accommodation costs to see her specialist in Brisbane.

"I knew I had insurance because I'd been making payments for years but I didn't know exactly what I was covered for. Our financial adviser basically took care of the whole process for us," Jenna said.

"I was expecting a battle with the insurer because you hear horror stories but it was straightforward. When I needed the money the most, ClearView was there."

Jenna said the clear and regular communication she received from ClearView while her claim was being assessed gave her confidence that her case was important.

"I'm still recovering and I still have to have regular check-ups but money is one less thing I have to worry about," Jenna said.

"I never thought something like this would ever happen to me but it did and I'm so grateful I took out cover as a young woman."