

Mr Ahmed protects his family savings while off work for eight months.

When pharmacist Mr Ahmed lost eight months worth of income due to time off with Parkinson's, he knew his long-standing policy with PG Mutual would provide the necessary financial antidote.

What happened?

Since taking out a policy with PG Mutual in June 1988, Mr Ahmed has benefitted from his cover numerous times. His most recent claim was for salary loss due to being unable to work for eight months because of health complications related to Parkinson's.

How did we help?

When you pay your insurance premiums, you are entitled to expect the claims process to be simple and straightforward. After completing our online claims form and providing his medical certificates, we paid Mr Ahmed a total in excess of £22,000.00 to cover the loss of income between September 2016 and April 2017. We then liaised directly with Mr Ahmed's GP regarding his health and we were able to ensure payments were made promptly and without fuss. That allowed Mr Ahmed to sit back and concentrate on recovery, with less annoying paperwork to worry about.

What was the outcome?

Thanks to our speedy claims process, Mr Ahmed received his first payment on the same day that we approved his claim form and paperwork. That's fast - and something we strive for with all claims when we receive the necessary paperwork promptly. This payment removed the immediate financial pressure and gave Mr Ahmed peace of mind that his upcoming expenses could be paid for without dipping into his savings.

That's not all. Because we reinvest our profits, Mr Ahmed - like all of our members - is entitled to a lump sum payment at the maturity of his policy. Having been a member since June 1988, Mr Ahmed is currently set to receive a payment of £17,000 to spend however he wishes. And the longer he stays, the larger 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.

PG Mutual is the trading name of Pharmaceutical and General Provident Society Ltd.
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Quick summary

Age:	63
Profession:	Pharmacist
Member since:	June 1988
Value of claim:	£22,000

We scored...

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

Mr Ahmed:

“My claim was dealt with very efficiently. They paid up well before time, communication with my GP was good and it was a very smooth process.”

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