



When life happens

If you never need your insurance be thankful, but if you do, the value is incalculable. Christine, a Liberty customer, writes about her life-changing experience and what it means to know that your finances are taken care of.

Doing the “grown-up” thing

In May 2003 I was retrenched. With the loss of an employer came the loss of all the benefits that go with a full-time job. I no longer had a nice company car, paid holidays and, most importantly, I was no longer insured. As I was going freelance I had a sensible moment and got hold of Liberty. I never thought I'd actually need insurance, I was just trying to be grown-up.

When the unthinkable happens

In 2004, I was in a near-fatal head-on collision. One of my first memories is of being in a hospital room, drifting in and out of consciousness, and each time consciousness came, total fear came with it ... Where was I? What was happening?

I have lost my short-term memory. The closest I can get to an explanation is that it's like I'm living a dream in which everything makes sense at the time, but when I wake up the next day and try to remember it I can't quite pin it down. Every day my brain seems to get wiped clean.

I have always been one of the most independent people I know. So as soon as I found myself in a position in which I couldn't run a foot, let alone a mile, every panic button was pressed.

Focusing on recovery, not bills

When I was well enough to have visitors, I kept asking about my finances. I asked over and over because as soon as someone answered it, I'd forget.

Eventually, a friend made a sign and stuck it where I could see it. I still have the sign; it's now on the wall in front of my computer. It gave me so many moments of relief and peace at the hospital that these days it's kind of a mantra for me. Whenever I'm feeling panicky I read it:

**DO NOT WORRY ABOUT ANYTHING. YOU ARE INSURED.
LIBERTY IS TAKING CARE OF EVERYTHING.
DO NOT EVEN WORRY ABOUT GETTING BETTER – LET YOUR BODY DO THAT.
JUST RELAX!**

Then some joker scribbled underneath it: “Wanna trade places? You can go to work and I'll just lie here in bed with not a care in the world!”

And here I am, not only having had all my medical and life-saving costs covered, but with a monthly income which allows me to maintain the life I had before the accident. Even though I cannot work, and therefore earn a salary as I did before, I haven't had to worry about money. How many people can say that?

All my energy has been spent on recovering, not on worrying about money or the details. I've just sat back and left that all to Liberty, and most specifically Olwyn Niddrie from client relations, who has worked tirelessly to make sure everything has gone smoothly.

Taking good advice

When I first decided to take out insurance, I knew nothing about what I needed and didn't need. Fortunately, Liberty had created the perfect safety-net by setting me up with policies that would look after me both in the moment and in the future.

Learning to live again

Straight after the accident I began occupational therapy sessions, doing everything from knitting and beading, which I hated, to physiotherapy. These therapists were all necessary and they did help me. Once again, it's thanks to Liberty that I could afford them.

Before my accident I was single, with a menagerie of animals – seven dogs, two monkeys and three parrots. For years after the accident, the house felt very empty but in the last few years I have filled it up again, with dogs and a kitty.

I used to play a lot of sport - I competed in the World Karate Championships, played squash for Southern Transvaal, and also dived (as in board, not scuba) for my school. Now I consider it a great achievement to walk down my driveway.

It has taken me many years to get to a stage at which I can say I've grown from the experience. But let's look at the little triumphs: I can make my own breakfast as long as the ingredients are there already, and I can choose clothes and get dressed. All these little victories add up and are allowing me to win this war.

Since the accident, with the help of Liberty insurance, I have managed to get by. I really do not know what I would have done without it. Yes, Liberty saved my life in all senses of the word ... literally and figuratively.

Review your cover

Your 20s: Your biggest asset is your future income. Speak to your financial adviser about Vital Living Benefit, an affordable benefit that aims to cover you for any serious health event.

Your 30s and 40s: As you take on debt and start a family, you need to make sure you have a policy that will support them if you are unable to. The Vital Living Benefit allows you to increase your cover later in life without further underwriting.

Your 50s: Your need for cover may begin to reduce as you have built up savings and your debt reduces. If your child is studying or just starting to work, you may want to consider taking out a policy to protect their future earnings. Cover is relatively inexpensive for a young person and you know if anything happens to them, you can focus on helping them get better – not worrying about supporting them financially.

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