

No is not an answer...

Client: Vicki Keller

Single mum Vicki Keller was in her early Fifties and realised she needed income protection as should she stop earning, there was no way of surviving on her meagre savings.

She initially tried to get cover herself but was refused due to the assumption she was too much of a health risk.

“I felt it quite degrading as I’m above average weight and it was immediately deduced that I was unhealthy which was far from the truth. They didn’t take any of my prior history into account—I had run the Gold Coast half marathon years prior, for example, and lead a very active life.”

After deciding the whole process was far too overwhelming, she put it aside until by chance, she came across one of Mark’s clients. “After speaking to him I thought that maybe Mark could look at my situation further.”

From the outset, Mark was confident he could help. “She needed a policy that was affordable and within budget, based on her circumstances. I shopped around and eventually found one, lodged an application and wrote a sympathising letter based on her particular circumstance.

“I spoke to the underwriter and was able to get her case through within six hours at the standard rates. When I phoned Vicki to tell her she couldn’t believe it had all gone so smoothly and without mishap. It’s about not taking no for an answer and going the extra mile,” says Mark.

Vicki was delighted that not only had she been able to get cover, but she didn’t have to endure another degrading process. “I really was amazed as I assumed I’d have to go through the same old thing. I was so grateful to Mark and liked the way he was very respectful of my situation as a sole parent and understood exactly where I was coming from.”