

### Case study example

Every two minutes, someone in the UK is diagnosed with cancer.\* A frightening thought in itself, but even more so if you don't have insurance in place or are trying to arrange it following a diagnosis. It can seem an impossible task.



*\*Source – Cancer Research UK, 2024*

Back in 2021, an SJP adviser received a referral for a client named Sue. She was looking for help arranging a whole of life policy for a particularly large sum assured of £1,000,000. Sue had also recently overcome breast cancer resulting in her having to take a tablet treatment that was due to last five years.

The message from protection providers remained consistent – they would prefer to see a longer period of time since last treatment and therefore would not be able to offer terms. It was suggested that once Covid restrictions began to lift, things may well change, but cover would most likely be extremely expensive and subject to full medical underwriting due to the level required.

Fast forward to December 2023, fresh pre-sales questionnaires were requested and in a further twist, Sue disclosed that since their last meeting, she had suffered a complex cardiovascular episode. Coupled with the cancer history, this made the adviser's research even more challenging.

Limited responses were received with only two of the providers indicating that they might be able to offer cover. Although unsurprisingly, due to the total sum assured, the application had to be financially underwritten and medical screening carried out.

Thankfully, due to the uncertainty around the case the adviser had been thorough in her research and was committed to achieving the best outcome for Sue. Her knowledge and expertise meant that she was successful in securing terms with one of the providers on our protection panel – making for a very happy Sue!