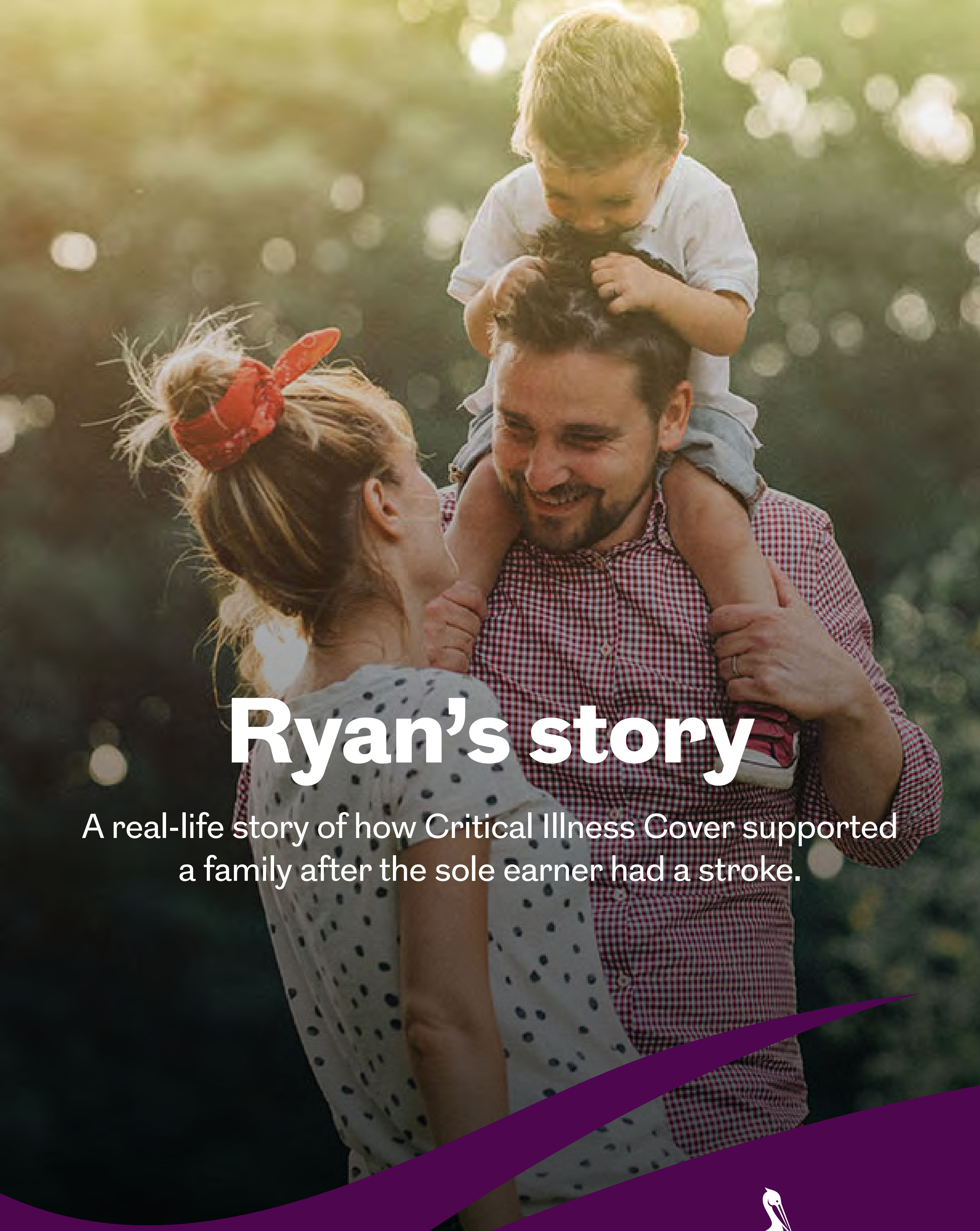

Ryan's story

A real-life story of how Critical Illness Cover supported a family after the sole earner had a stroke.

ROYAL LONDON

Meet Ryan and his family

Ryan is 32 years old and lives in Leicester with his wife and two young children. When the family moved home in 2021, their financial adviser recommended they take out protection cover. Ryan and his wife decided to take out Life Insurance to help pay off their mortgage if either of them passed away. As the sole earner in his family, Ryan also chose to take out Critical Illness Cover for himself, after considering the risks associated with his physically demanding job as a sheet metal engineer.

> *"The payout was a light at the end of the tunnel that lifts a weight off your shoulders a lot."*

Ryan's illness

Ryan was an avid marathon runner who, in a bid to follow in his father's footsteps, trained rigorously to successfully complete the 2024 London Marathon in under three and a half hours. However, just a week later, during his son's birthday party at a trampoline park, Ryan experienced severe dizziness, hot sweats, and vomiting.

His dad took him to hospital, where doctors thought he was dehydrated from running the marathon the week before and put him on a drip. Ryan was worried that when he was walking, he was slightly falling to the left. When he mentioned this to the nurse, they thought it was likely due to vertigo, and doctors discharged him from hospital later that evening.

He returned home and went straight to bed, but when he woke up around five the next morning, he experienced the exact same symptoms again – hot sweats, dizziness and vomiting. He called 999 and was taken by ambulance back to hospital.

Ryan spent four days in hospital having tests, including a CT scan and MRI. A stroke consultant then broke the news that he'd had a stroke at the back of his brain at just 31 years old.

Ryan's road to recovery

Ryan spent 11 days in hospital. While he didn't have to learn to walk again, he was still falling to the left and his balance was slightly off. Ryan said: "My left hand was very out of sync. If I went to grab the door handle, I'd miss it."

After returning home, he underwent:

- Six weeks of rehabilitation with a stroke specialist
- Physiotherapy four times a week

The stroke didn't just affect Ryan physically but also put a lot of financial pressure on his family. His first attempt to return to work was unsuccessful, and the family had to find other ways to bring in money. Ryan's wife began generating income through social media to help support the family through this difficult time.

Ryan told us "I'd gone from cloud 9, the fittest I could be, with no money worries, to all of a sudden having all these life problems that we never had before. And you just sit there with your own thoughts and it's not a nice place to be."

That's when he remembered his Critical Illness Cover. He contacted us to let us know he'd had a stroke and to start a claim. As part of this process, we needed to gather medical information from his GP and specialists. This revealed that Ryan's stroke was caused by a blood clot, triggered by a previously undiagnosed hole in his heart.

The benefit of a Royal London plan

Ryan's Critical Illness Cover gave him the financial support he needed to take time off work and focus on his health and recovery without worrying about money.

He said, "It was the answer to all our problems. And all for such a small amount a month when you put it into context."

After seeing how valuable protection cover is, Ryan now encourages his friends and colleagues to think about adding it to their financial plans. "A lot of my friends looked into cover straight away because they didn't have it. People at work, they took cover out."

Ryan is currently on a waiting list for surgery to close the hole in his heart and has been able to return to work full time.

Ryan's story shows how being prepared can make all the difference when life throws the unexpected at you.

Want to know how we could help you?

Speak to your financial adviser today.

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We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.

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