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3 March 2012

To whom it may concern: Theresa Pharo: Health Insurance

### **1. Background**

Theresa Pharo contacted us about health insurance around 1999 and at some stage we signed up, largely to protect the rapidly-growing business we had started a couple of years before. At that time I was very fit, completely healthy and felt bullet-proof. Theresa guided us towards appropriate products and cost-benefit selections very wisely, as it turned out: despite ups and downs of fortune we have managed to hang on to the policies ever since.

In late October 2006, after many months of worsening intestinal problems, my excellent and alert GP, Dr Stuart Lydiard, advised diagnostic tests. These subsequently found two conditions: colorectal cancer and severe diverticulitis. The former was at an early stage but the latter was already life-threatening. I had just had my 61st birthday.

At the time, we had recently sold our original business and were looking for a new one. Therefore we were living off capital and the prospect of long treatment and recuperation periods was financially, as well as personally, very daunting.

Sovereign insurance made a huge difference to what ensued, not only financially but in terms of a sense of inclusion and participation in decisions, timing, retaining personal dignity, and overall peace of mind. It may also have been a very important factor in the seriousness of the stage reached by the conditions at time of treatment, and therefore on my recovery.

### **2. Speed of response**

Due to having Sovereign cover I saw the wonderful Mr Avi Kumar in early November 2006 and had a range of tests, including colonoscopy and MRI scans, that month and in December. In January 2007 I was told that I needed surgery promptly. However, my wife and I had earlier arranged a holiday for February and the nature of my illnesses made this possibly the last we might take (though she didn't know that!). Mr Kumar arranged things so that we could have the holiday. On returning in early March I went into Grace private hospital for the first of two operations to remove most of my lower intestines, leaving me with an ileostomy bag. A second followed in May, to reconnect upper and lower portions and return me to near-normal functioning with no bag although, as kind friends said, fundamentally gutless.

Coincidentally, a neighbour of ours was GP-diagnosed similarly in late 2006. I was recovering from my first operation by the time she had her first specialist appointment through the public system; I was recuperating from the second when she went in for her first diagnostic colonoscopy.

### **3. Outcome**

On 1 July 2007 (ie 6 weeks after second surgery) I was fit enough to start in our new business, a five-day café; since then I have worked daily, usually for ten to twelve hours, most of them standing. Over four-and-a-half years I have had no sick days connected with intestinal problems and have been generally in good health, including high energy levels and enjoyment of all normal physical capacities.

#### **4. Choice of service delivery**

Having Sovereign insurance allowed me to choose between public hospital or a range of private specialists, one of whom my GP strongly recommended. While everyone's case is different, I have heard enough horror stories to be glad I was steered in that direction.

Having a private surgeon and hospital meant that I could take part in decisions, negotiate dates and treatment type and recover in a quiet single room. Altogether I spent fourteen days in hospital and got to know the nurses well. All of them had worked in the public system; all of them had private health schemes; one of them ( a truly doting mother) remarked that she would rather starve her children than give that up!

#### **5. Lump Sum compensation**

Our policy entitled me to a lump sum in compensation for serious illness. This saved our capital from erosion, which in turn allowed us to buy the new business after my recovery and, in general, greatly reduced our anxiety and vulnerability over the whole period.

#### **6. Conclusions**

I think that if I had not had insurance, it is entirely possible that either I might not be here at all - or my life would be so impaired as to make me wish I were not.

a) In the first place, a delay in surgery might have meant diverticula rupturing and emergency surgery, a wretched death or long-term illness. As well, delay in treating the cancer could have seen it spread via the lymph system. Then I would have had to face radiation or chemotherapy and probably a shortened, uncomfortable life.

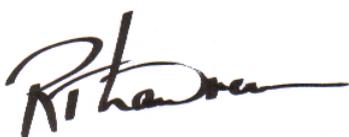
b) Waiting for firm diagnosis with either of those prospects would have made planning a new business impossible, so very probably we would have lost most of our capital while living on it waiting for public-system attention. This would mean that we could no longer be self-employed and at my then age (61) might well have meant never finding other employment, which in turn would destroy any chance of a financially-comfortable retirement.

c) The surgeon we chose does not operate in the public system. However competent public hospital surgeons might be it is unlikely there would be the time or opportunity to discuss with them a full range of possibilities, or to tie in our own circumstances so thoroughly. As well, it is likely the treatment given would have been more conservative, leaving me with a bag for the rest of my life – something I found utterly miserable for the two months I had one.

d) All of these factors and more have a huge bearing on life five years later. Delay, loss of choice or different treatment might have been catastrophic. As it is I am able to enjoy a normal active married life with no limitations, run a business which is physically demanding and needs a cheerful, positive outlook, pursue interests and generally look forward to the future.

**We are enormously grateful, every day, for those outcomes.**

Theresa, you set this up for us – thank you. Dr Lydiard, thank you for saving my life. Mr Kumar, thank you for saving my enjoyment of life. Sovereign – thank you for underpinning it all.



Rob Lawrence