Bringing life to protection

Jennie's story

Jennie Gow is a Formula 1 broadcaster and pitlane reporter for the BBC. On 29 December 2022, her life changed when she suffered an unexpected stroke in her early 40's. She shares her story and how having an Income Protection policy gave her reassurance and support at a diffcult time in her life.

In a moment life was changed

Jennie had come down with a heavy cold and had been experiencing a persistent cough.

In the days between Christmas and New Year's, Jennie was in her bathroom where she coughed one last time and lost consciousness. She later found out that her heavy cough had ruptured a main artery that goes into the brain which had triggered a stroke.

Thankfully Jennie was found by her husband and young daughter, who quickly called an ambulance. In the hospital, Jennie received good care and was lucky to undergo a procedure called a thrombectomy to remove the clot within the critical timeframe.

> “I had no idea where I was or what had happened. My husband was by my side, so that was reassuring, but I still couldn't speak to him. I still couldn't even gesture to him. So, **it was really difficult for both of us**.”

Navigating her new normal

After regaining consciousness, Jennie was unable to speak and control her movements. She started her long path to rehabilitation.

> “Even though they removed the clot, it's not quite as simple as that. **The brain doesn't just heal, the damage that is done is there forever**. I think that's the thing I've really struggled with, is that no matter how much I train my brain or try to rehabilitate, it's still not going to fix itself.”

The relief of having Income Protection in place

Just months before her stroke, Jennie had taken out an LV= Income Protection policy after advice from her financial adviser. Jennie's Income Protection was set up with a 3 month waiting period (a set amount of time before a claim payment would be made).

Both Jennie's husband and her financial adviser helped to support Jennie with kickstarting her Income Protection claim, they contacted us to start the claims process and provide supporting evidence.

Having Income Protection helped Jennie to focus on her recovery, instead of worrying about how taking time out of work might impact her family.

She's thankful for the way her adviser went above and beyond with not only advising her on her protection options but also being there for her and her family at every step.

> " No one had a glass ball. **We didn't know what was about to happen**, but when we were in hospital, just knowing that we had protection and both Ian [her financial adviser] and LV= were behind the scenes for us as a family was a life-changer because I couldn't speak let alone work. "

A dedicated point of contact

Throughout the entire claims journey, Jennie had a dedicated LV= claims handler called Alison who she remained in regular contact with. Alison worked with Jennie to check in on how her recovery was going. Through these discussions, we were able to be flexible with adjusting her monthly benefit as and when she felt able to start taking on work.

> " She feels like she's part of my bubble of therapists. I've messaged her so many times and we speak on the phone every now and then. **It's a really nice relationship and I wouldn't have expected that from an insurance company.** "

Supporting Jennie's recovery

Having Income Protection didn't only support Jennie with covering her portion of her household's outgoings. We were also able to fund her speech and language therapy sessions to help Jennie with her recovery, as part of Rehab Support Services which is built into the cover.

> " I explained to LV= that I was desperate to get back to work and they suggested they could support me with speech therapy. "

Support from Different Strokes

Different Strokes is a charity that is focused on supporting younger people who have had a stroke. Jennie also received some important support from Different Strokes in her recovery and coming to terms with her limitations.

> " After a stroke, you're reliant on a lot of different people, but not many have been through the same experience that I have. Different Strokes reached out to me to support me and I work with them quite closely now.
>
> **The support they've offered was so fundamental to my recovery**. They offer a network of support, so there's always someone that you can pick up the phone if you're having a bad day or if you've got questions to ask.
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> They hold online support sessions, and these groups give you a safe space where there's someone going through something similar. Even if it's just celebrating those small wins together, **having that community there is so important**. "

Jennie today

Today Jennie is recovering well, although she is left with some life-long symptoms from her stroke. She's back to reporting and happy to be doing what she loves again. Jennie uses her platform to raise awareness on strokes and advocates for extending vital healthcare services across the UK.

What 3 things does Jennie want you to know?

1 Be aware of the symptoms of strokes and act quickly

" If you think someone's having a stroke around you, or you're having a stroke remember the acronym FAST – face, arms, speech and time. If someone has a droop in their face, can't lift their arms or respond to you, get on the phone and call an ambulance. "

2 Make sure you're protected

" Take out anything that can help your family in a time of need. You might be fit and healthy now, but when you least expect it, anything can happen. **Having protection is vital because you never know when something's just around the corner** that could change your life forever. "

3 If you've had a stroke, don't be isolated and speak up

" Use resources like Different Strokes to find your voice. Whether it's a mobility issue, speech and language issue, comprehension, whatever you have going on. You can share that experience and **charities like Different Strokes will help you**. "

For more information on protection insurance, please speak to your financial adviser

If you'd like us to send you this document or any future correspondence in another format, such as Braille or large print, please just let us know.