

# James Doyle's Story



I was a business consultant, initially I was with the Civil Service and then moved to Price Waterhouse around the time I was in my early thirties. I was working away quite well and I was looking forward to a successful career like most people then I began to have problems with my breathing. Fairly minor in the beginning and then I had a couple of major problems when I had a collapsed lung, pleurisy and from then on my condition gradually deteriorated.

In 1995 I had a really serious attack of breathlessness, so much so that I just barely made it into hospital. I was put on a ventilator for a quite a number of days and was very close to dying. My wife and family were told I was close to dying and they all came in to visit me, after that I was told by my doctor that I would have to get serious about this, I'd have to change my whole lifestyle. This was traumatic for me, the transplant was a definite have to have by then and I knew that and I suppose I came around to accepting that and it was at that stage that I realised I had the Income Protection.

I needed to be able to focus all my attention on the illness, that became pretty clear to me - the transplant team in the UK told me this. So really if I could get all the financial things sorted out that was a major weight lifted from my shoulders. Unless you've ever experienced it, it's quite a frightening place to be because there's nobody else out there, like if you have a family and children and a mortgage, there's nobody else out there that can take on that burden. In my case it was made more difficult by the fact that, the nature of my illness and the fact that I was on a transplant waiting list made it almost impossible for my wife to go back to work.

The operation was a great success, my recovery was very good and I was back in Ireland within 6 weeks and back working in August the same year. For me the realisation I had Income Protection was when I first began to have a great sense of, well yes I can do this, I can take the break and I can live through this. Before that I was actually very concerned and this is probably something I held personally to myself, I was really concerned at how the hell was I going to cope? Income Protection was the lifeline, it was definitely a lifeline to me because I knew there was absolutely no way would the social welfare system or the benefit system anyway compensate me. I couldn't have survived on that I probably would have had to sell my house.

If your illness is long-term and it happens to coincide with the period when your children are going to secondary school well can you afford the fees? Simple things like that don't strike you until you actually have to sit down and someone says well that's all, the income side is gone now so how are you going to get by. Its amazing how quickly the bills rack up if you don't have the cover.

Unless you've experienced illness in your life, serious illness, nobody ever thinks they're going to be the one, who has the heart attack or in my case the one who has the lung problem etc. or whatever its going to be. So you never expect if you're in a normal situation that you're going to be stopping working in the middle of your career essentially, people just never feel its going to happen to them and I would have been one of them, I would definitely have been one of them. If you had told me in my early twenties I was going to be invalided and out of work in my mid-forties I just would have laughed you out of court.

