

# John Rahill's Story



I was a partner in an accountancy practice and that was up to 2000 when I got sick. I got up every morning, went to work, came home and did everything that everyone else did and then the depression hit me. I struggled on and on, and eventually I couldn't work, I couldn't concentrate enough to do my job so I eventually made the claim.

I came to have Income Protection through a neighbour, he suggested it when I set up in practice in 1984 because I wasn't going to be entitled to social welfare because I was self-employed.

I think people are complacent about Income Protection, people don't think they'll ever need it, that it's a waste for some reason. They have this idea that they're invincible, nothing will happen them and they just don't bother. If I hadn't had Income Protection, on top of the awful illness I had, I just don't know how I would have coped. It was really bad, the illness I suffered, because by definition you're depressed, you're feeling absolutely awful but to have the additional pressure of not having any income for me would have been just off the scale.

My experience working as a professional accountant and having clients who ran companies, sole traders etc. was that they didn't actually take on board the fact that the business was often the individual, that if they got sick, in an awful lot of cases particularly at the smaller end of businesses if they got sick, you know their business was in huge difficulty.

### John's wife talks about the need for Income Protection

It is hugely important for people to know that their partner can become ill without warning. It's not something that you prepare for, the only preparation you can make for it is by taking out Income Protection. We're very lucky that John has been recovering and has now recovered very well, and is coping very well and we're delighted. I know in my heart that he would not be as well as he is today if he had financial pressures on him because of his children. If he hadn't been able to provide for us, I really don't see that he would be as well as he is today.

