



Dr Stephen Etheredge
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Stephen and his wife Theresa, a Registered Nurse, have been clients since 1996.

In November 2004, Theresa was diagnosed with breast cancer, resulting in surgery, radiotherapy and chemotherapy. What followed was depression.

In 2000, Stephen was diagnosed with hypertension. In 2004 he had unstable angina requiring angioplasty and a stent, and in June 2009 he was diagnosed with stress reaction.

“When I first met Roy in 1996 I had cover with one of the major insurance companies and thought that I was adequately and comprehensively insured.

Roy analysed my cover explaining the small print and pit falls and recommended alternative cover which had superior clauses and benefits particularly in the fine details that are related to heart attack definition and the diagnosis of early cancer. This would provide me with more certainty should I claim.

My wife and I are so happy and thankful that we took Roy’s advice as the quality of the cover and service that we have received has stood the test of time throughout a traumatic period during which we have had to claim primarily related to my wife’s breast cancer and to a lesser extent my coronary stent and hypertension. Roy explained in detail the claim process, helped us understand the claim forms and liaised with head office to facilitate timely analysis and ultimately payment of the various claims.

Looking back we would never have expected that we would have to claim on our policies but we took them out just in case. In my experience it is crucial that appropriate income protection cover is maintained and wise that critical illness or trauma cover be strongly considered.

We really appreciate the help and support that we have received from Roy and his team over the years in their wonderful family business. Roy’s clients are of paramount importance to him. His attention to detail, his professional manner and his efficient and organised way is of great comfort to his clients. I was initially referred to Roy by medical colleagues in Wollongong, all of whom have had the same excellent experience”.