



## **Dr Michael Solomon Orthopaedic Surgeon**

Michael lives in Sydney with his wife and 2 children.

At Age 47, Michael was diagnosed with a tumour and required emergency surgery. This came as a great shock to Michael and his family as he always kept fit and had a healthy lifestyle.

Michael rang his North City Group Adviser, Roy Levine, in order to claim on his Risk Protection policies.

Roy liaised with Michael and the Insurers on an ongoing basis, monitoring the claims process and ensuring efficient payment of the claim.

### **Michael wrote the following email to his business associates (Orthopaedic Surgeons):**

"Gentleman, having been through interesting times in the last 4 months, I thought it would be remiss of me had I not impressed upon you all to ensure that your income protection and life cover is up to date and that you have the best product available for your family needs.

I have been dealing with Roy Levine for the past 20 years and whilst I never thought I would need to make a claim, let me say that I am indebted to the professionalism and skill that Roy has displayed over the past 20 years. I updated my disability, trauma and life coverage last year (have done this every few years) and can not be more thankful that I did this. Roy has been dealing with the medical profession for the past 30 years and knows his stuff. I urge you to contact him to get a second opinion at what you currently have. He is independent and knows all about the best products for our specific needs as orthopaedic surgeons. He has worked tirelessly over the past few months to ensure that my claims were acted upon and I can not speak more highly about him.

Do yourselves a favour and call him or email him and let him look at your policies and advise accordingly."



**Dr Stephen Etheredge**  
**Consultant Vascular Physician and Associate**  
**Clinical Professor, Medical School,**  
**University of Wollongong.**

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”.



**Merle Finkel**  
Managing Director

Merle runs a highly successful promotional gift company in Sydney.

In 2009, Merle was diagnosed with ovarian cancer.

In her fight against the disease, Merle has had surgery and has been treated with chemotherapy.

As a result of her illness and treatment, Merle has been unable to work since her diagnosis.

Merle had taken out Income Protection cover so that in the event of her being unable to work due to illness, her income would continue.

This has provided Merle with peace of mind. She is able to focus on recuperating and returning to good health.

“Being diagnosed with Ovarian Cancer gave me plenty to worry about in terms of my health and well-being. I was stressed and couldn’t face the paperwork involved in completing the claim forms. My adviser, Roy Levine, helped me work through all the forms with dedicated support and assisted me at a time when I needed it most. Roy also helped me with the ongoing claim forms and doctors’ reports that the insurance company requires. His willingness to help made the whole process painless.

Roy is far more than your average insurance adviser who only works with a client to obtain cover. He has been with me all along the way to answer queries or to make changes on my behalf. But more importantly, Roy helped me with unconditional support, when I needed it most, at claim time.”