



A chance to unite behind a cause

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The Seven Families project is one of the most ambitious that the protection insurance industry has ever mounted. It involves 19 providers and reinsurers and a software company providing the finance and infrastructure for a project to help seven households struck by the reality of major financial challenges because of disability to cope with a year in their lives. That year for some has almost expired but for others is only just beginning. It is a project that has broken new ground and tried to establish new things and it has united most of the protection insurance industry in a worthwhile cause to underline the problems that ensue when a breadwinner is struck down with illness or suffers a very serious accident.

The campaign to run Seven Families was the brainchild primarily of Karin Lloyd, one of the executive team at the Income Protection Task Force (IPTF – see www.iptf.co.uk). She believed, and that belief has subsequently been validated, that people seeing real live cases of those facing problems would appreciate their struggle much more clearly. For many years, advisers had gently berated the industry for the lack of case studies to share with their clients and potential clients, most of whom believe that disability can or will never strike them. The awful reality of Seven Families is that it does and often without warning and in profoundly life-changing ways.

Telling the full story of Seven Families is difficult because so many strands have been involved. The initial challenge was to create a believable and sustainable project that the industry could support financially. We achieved this with the help of Disability Rights UK, which has administered and overseen the project. We have used notable industry resource. Carr Consulting and Communications has managed the marketing and communications - such a key part of a project like this. RedArc and Best Doctors have provided their pro bono support to the families (and will continue to do so after their year ends), giving them advice, solace and guidance and helping to press the buttons that help them to be able to make sense of their new and often terrifying world. Karin Lloyd has been indefatigable in overseeing the Beneficiaries Hub which looks after the families and co-ordinating the case managers who look after the individual cases.

The story of the first family - Tracey Clarke - was shared in October 2014. Launched in the Mail on Sunday by Jeff Prestridge (who has become a friend and mentor to Tracey) it showed how the terrifying onset of almost complete blindness was being combatted by a delightful ex-pharmacist and her husband, who exchanged their house for a narrowboat. With Oakley, her very photogenic Guide Dog, Tracey is using adapted technology to blog and write and publish her work.

Daniel Pinder, a Cornishman with MS, has been helped into a better place through revolutionary treatment for his disease, and Daniel leaves the project much more confident about his life prospects.

The third couple featured, Paul and Vicky Pickford, have generated enormous interest. Paul suffered a brain stem stroke about two years ago, leaving him unable to move or talk and initially there were indications that medics wanted to turn off his life-support machine. With the quite wonderful and unwavering support of Vicky, Paul has shown extraordinary resilience and determination, to the point where he is now able to walk short distances and to make increasingly intelligible sounds. He is now planning to start an online business venture and, knowing his courage, he will succeed in doing so.

Nikki Thornley, our fourth family, was paralysed in a motorbike accident and was not only unable to follow her job as a police officer but had the agony of being unable to interact with her two young and typically lively sons as she struggled to recover. Hers is a slow but gradual recovery fuelled again by remarkable support from her husband and family.

Graham Snell was a health and wellbeing instructor before being struck down by a double stroke just after his fortieth birthday. His story cruelly illustrates that it is not just the morbidly obese or those who abuse their health who get sick; it can happen to anyone. We are trying to help Graham plan for the future as his recovery continues.

Similarly Paul Norbert, who is bipolar, is trying to put a very troubled last few years behind him and to resume his job as a driving instructor. Paul articulates with his speech and the very obvious stress that he is continually battling with, the agony of bipolar illness, but he has the courage and resilience to want to overcome this battle as he has many previously in his life.

Our final family, Melanie Knights, was a midwife until very severe arthritic disease curtailed her career. We are working with her to see how we can help her look forward and use her experience and professional skills, despite her health problems.

Seven different, engaging and sadly very tragic stories but, thanks to the support of Seven Families, stories that are tinged with hope. The project has been a very exacting one for all those involved in it. It is breaking major new ground because it is bringing the protection insurance industry together in an alliance that is productive, caring and groundbreaking. While the finance available is necessarily limited, it shows that with community of interest and a common cause, the industry can work together constructively, caringly and effectively, to help others. But that should be no great surprise - that is what our industry has done for many, many years. Perhaps the irony of Seven Families is that it has taken this project to highlight exactly how much good the industry does and will continue to do.

Much remains to be done to ensure that the remaining families are cared for and helped to a better place and that we can begin a conversation with Government and regulators about what Seven Families reveals. We believe that it will continue to be effective and that it will be ultimately seen as a transformational moment in the public perception of the protection insurance industry.