

## TRAUMA PAYOUT TO THE RESCUE

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**A personal health crisis for someone who works in insurance underlines how vulnerable everyone is and the need to plan for the worst.**

'You should make sure your finances are in a situation to allow you to heal properly.' When Roslyn Shirlaw of financial services giant ING signed up for her **trauma insurance** policy four years ago, she had no idea how important it would be. Twelve months later she was diagnosed with bowel cancer and the payout as well as invaluable financial support from ING helped her focus on recovery rather than worry about her finances.

Shirlaw, head of national product distribution at ING, has just received the all clear after her first 12-month check up, but is telling her story as an advocate for adequate insurance should things go wrong.

**"I really want to promote the idea that it's very important for professional people to make sure they're adequately insured to protect against unforeseen events in life particularly where health is involved, because it has a major impact on your life,"** she says. As well, she is keen to promote the need if going to work overseas to choose a good corporate employer again, as a good safety net if things go wrong and you're in a foreign country.

Shirlaw, 38, was working for ING Malaysia when she was first diagnosed. On reflection she realises she had been ill for the two years since leaving Australia in 2001 but at the time put it down to stress. She'd been working in Japan and briefly in Hong Kong for ING before moving to Kuala Lumpur to head ING Malaysia's group life and medical insurance business in August 2002.

"I had a lot of abdominal pain. But I guess I was in denial. I thought it wasn't anything more than stress I was living alone as a single female in a foreign country and I was working up to seven days a week so was very focused on work," she says. "Many weekends I spent in incredible pain. The other thing was that living in a foreign country I didn't feel that comfortable going to a medical practitioner. And when I came home on holidays to Australia, I didn't want to waste time doing medical things. I didn't want to think the worst thing cancer."

But on returning to KL in March 2003 after a visit home to Australia she was admitted to hospital with what was thought to be gastroenteritis. "It was very bad I had a high fever, vomiting and bad mouth ulcers my body had pretty much stopped functioning," she says. She was treated with antibiotics and was sent home after three days. Two days later, however, the pain returned and she went back to hospital where a CT scan revealed a tumour in her bowel that required surgery.

"It was like it wasn't happening to me," Shirlaw says. "They used words like 'tumour' and 'lesion' but I didn't want to connect the words to cancer. It was horrific; everything just stopped."

Agonising between having an operation in a foreign country or flying home to be with family and friends, she was told a flight home was life-threatening and that her bowel might burst.

After close to six hours of surgery, she woke to find two feet of her large intestine had been removed, as well as 14 lymph nodes and blood vessels leading to the liver. A biopsy revealed she had stage two bowel cancer but that the cancer had not travelled. After a fortnight post-op in KL, she returned to Australia for 10 weeks to recover and to think about her future. On returning to KL she asked for a transfer home, and she came back late last year. Advised to embark on chemotherapy, she has chosen instead to change her lifestyle and diet.

**"Healing is not just a physical process but an emotional process as well. It can take a long time, which is why you should make sure your finances are in a situation to allow you to heal properly. If you're prepared financially it can make life comfortable at a time when money and material things mean nothing because the illness is so overwhelming,"** she adds.

While ING covered her medical and living expenses, she is well aware of the safety net of insurance. At the time she took out her trauma policy it was enough to cover her small mortgage. Subsequently, however, she bought another property with a much larger home loan but did not review her policy.

"The message is, don't just take out the cover make sure every year or every time you have a major change in life to review the policy and make sure it's still adequate," she adds.