

# **Your family's financial survival is at stake without a paycheck!**

Have you ever thought about what would happen to your family if you were seriously injured, hurt or became disabled? Few people could survive for very long without a regular paycheck. Could you? If you're like most people, you get a paycheck only if you show up for work. Disability Insurance helps pay the bills while you're home recuperating from a short or long term injury or illness. Don't be caught without it like Jim, you'll be surprised at how affordable this coverage really is.

The true story of Jim, the other guy, and what happened to him.

Jim was an employee of one of my clients. He was a hard worker. He worked overtime when he could, to give his family all that he didn't have as a boy. His daughters went to private schools and dance classes and his son was just about to head off to the UW as a freshman. His wife was remodeling their home. She was so happy that the bank allowed them to pull out some of their equity, to convert this Victorian style house into a showplace.

Jim and Sheila never thought about how the family's bills would get paid if Jim couldn't work. They always thought nothing was going to happen to them or if it did that Social Security would provide for a disability.

One nice sunny Saturday afternoon Jim was working outside, cleaning out the gutters. Somehow the ladder slipped and Jim came down, hard, hitting the concrete driveway with both of his hands and catching his left leg on a rung of the ladder, twisting it. Jim broke both wrist and forearms and his left leg.

He told me about how he heard his thighbone snap and how the pain in each hand was like having two concrete blocks dropped on his fingers and then knives being driven in to his wrists. The pain was like nothing he had ever experienced in his life. But that was nothing compared to what was to unfold over the next 9 months.

Jim's paychecks stopped coming after a week. The remodeling stopped immediately. Sheila took a part time job just to put food on the table. The next part of this story is unbelievable, but true. Like many American families Jim and Sheila lived pretty much from paycheck to paycheck. They had little in savings, but all the toys and a hefty mortgage and other bank loans, used to help them live the good life. His girls felt the pain immediately when Sheila had to tell them they would have to start attending public school because there was no money for the tuition. Their son, who had money saved up for the first semester, about \$4000, ended up not going to school that year. He had to get a job and the \$4000; he gave that to his parents to help pay the mortgage payments.

Unfortunately that \$4000 only bought them 3 months of relief. Jim was now in rehab. But things went slowly. He wasn't as young as he thought and his body was taking its time to recover no matter how much he wanted to hurry it along. His wife was now suffering from serious depression and the girls complained about their new teachers at the public school they attended. There were just so many more kids and they resented the lack of attention. To make matter worse, Sheila's depression was not covered by their health plan and they had to make a decision about to continue on COBRA health insurance. They didn't know how they would pay for that either.

Money wasn't tight; it was non-existent! Soon the mortgage company was sending late notices. Sheila began to think about taking out another loan from the bank. They had plenty of equity in their home. Then she found out the awful truth. Bankers don't lend money to folks who can't pay it back. But it was their money, their home equity! A real Catch 22. The bills started to pile up now. Jim's recovery was slow. He needed special rehab due to his severe injuries, and to make matters worse the psychological pressure of the bill collectors was becoming unbearable.

Finally the bank started foreclosure proceedings against them. The day the envelope arrived with the Notice of Default in it, was a day they all want to forget. They were beat. They had no resources to fight with anymore. Even despite the hot real estate market, the foreclosure vultures were offering only 60% of what the house was worth! They lost the house, the kids lost education opportunities and to add insult to injury Jim lost his job. His boss just couldn't keep that position open forever.

Jim asked me if there wasn't a policy that could have paid the bills while he was laid up? I asked him if his agent had ever talked to him about income protection coverage or Disability Insurance? He said no, he had auto and homeowners, and some life insurance, but not that other coverage.

## **Why should you buy Income Protection coverage?**

1. You're 7 times more likely to have a disabling injury or illness before age 65 than die before 65?
2. You're 16 times more likely to have your mortgage foreclosed on after an injury than after a death.
3. A recent survey by USA Today said that serious Illness is the cause of 50% of all bankruptcies.
4. The average length of a disability is 9 months! 97% of all disabilities are over in 22 months.

## What would be covered when I get injured or sick?

1. Mortgage payments
2. School tuition
3. Food, Gas, Car payments
4. Telephone bills, utilities
5. Insurance premiums
6. Dance lessons
7. House remodeling expenditures
8. Vacations that you had planned for
9. Other living expenses

## How can I get coverage? **CALL NOW FOR A FREE QUOTE!**

Here is the information we need to estimate your premium.

Age \_\_\_\_\_

Occupation \_\_\_\_\_

Smoker? \_\_\_\_\_

Amount to cover monthly bills? \_\_\_\_\_

To find out if you qualify and what the cost would be send us the above information. You can mail this back, call us at **860-875-2555**, fax us at **860-875-1262**, or email at me [sbazz@snet.net](mailto:sbazz@snet.net)

“Most people don’t plan to fail, they just fail to plan”.

-Anonymous

Sincerely

Steve Bazzano  
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