

Claims in action

MW Planning's most recent and ongoing claims experience



Occupation	Gender	Sickness or injury	Age at diagnosis	Product type	Total claim amount	Life Insurance company
Dentist	Male	Chondrosarcoma	45	Trauma & Income Protection	\$750K+ ongoing	Aviva
Home duties	Female	Breast Cancer	43	Trauma	\$110K	AIG
Director Financial Services Coy	Male	Kidney Cancer	43	Trauma	\$240K	Zurich
Company Administrator	Female	Breast Cancer	45	Trauma	\$450K	Aviva
Electrician	Male	Building Site Accident (Shoulder & Knee)	48	Income Protection & Business Expenses	\$15K	AIG
Lawyer	Male	Fractured Both Arms	50	Income Protection & Business Expenses	\$70K	Tower & Aviva
Management Consultant	Male	Lung Cancer	60	Death Claim	\$1.063(m)	AXA
Doctor	Male	Stomach Cancer	55	Trauma & Income Protection	\$1.2(m)+ ongoing	Asteron
Accountant	Female	Breast Cancer	44	Income Protection	\$252K+ ongoing	MLC
Farrier	Male	Metastatic Carcinoma	64	Death Claim	\$239K	Zurich & ING
Carpenter	Male	Degenerative Knees / Knee Surgery	46	TPD	\$132K	Zurich
Executive	Male	Brain Tumor	61	Death Claim	\$1.6(m)	Zurich & ING
Home Duties	Female	Breast Cancer	46	Trauma	\$250K	MLC
Accountant	Female	Cancer	44	Death Claim	\$300K	Tower
Engineer	Male	Heart Attack	48	Death Claim	\$300K	ING
IT Consultant	Male	Heart Attack	50	Trauma	\$100K	Tower
Entertainer	Male	Bowel Cancer	61	Income Protection	\$46K	Tower
Retired	Male	Cancer	70	Death Claim	\$1.16(m) part pending	Aviva & Tower
Project Manager	Female	Motor Vehicle Accident (Back)	30	Income Protection	\$10K+ ongoing	Aviva
Accountant	Male	Heart Attack	58	Death Claim	\$425K	AXA
Builder	Male	Back/Depression	55	Income Protection	\$8K+ ongoing	AIA
IT Consultant	Female	Depression	56	TPD	\$171K pending	Zurich
Plumber	Male	Shoulder Injury	50	Income Protection	\$6K+ ongoing	AXA

Total Claims in excess of \$9(m)

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MW Planning was originally formed by two principals whose relationship began over fifteen years ago. It holds its own Australian Financial Services Licence and is wholly owned and operated by the original founders, Nicholas Maikousis and Jon White along with DKN Financial Group.

The Risk Division is headed up by Nicholas Maikousis, a former State Manager of AIG and Aviva who has over twenty-two years of experience in the Life Insurance industry, in both corporate and advisory capacities.

The MW Planning Risk Division has specific expertise in the following areas:

- Personal Insurance
- Business Insurance
- Asset Protection
- Estate Planning
- Estate equalization and distribution
- Key person Protection
- Business Succession Planning
- Ownership strategy and structure

Testimonials from our clients

As a practicing self employed Dentist and sole income earner, Nick advised me to establish Life, Trauma, TPD, Income Protection and Business expenses insurances many years ago. We had a young family, were significantly geared and took his advice. I would moan and groan each time premium payments were due. That was until I was diagnosed with cancer which was life threatening but isolated to my leg. We were advised by the specialist that they were considering amputating the limb, from the hip down. It required radiation treatment along with many operations to effectively remove the cancer, rebuild and save the leg. After all these years I am permanently partially disabled. Having received the Trauma payment upon the initial diagnosis, the long term Income Protection benefits commenced, along with Business expenses for 12 months. At the age of 57, MW Planning negotiated a lump sum benefit to be paid by the respective insurance company in full and final settlement of the Income protection claim. After all these years on claim, we still have our Life cover and wish to thank Nick and his team for his initial and ongoing advice, along with MW's claims management process. As a result of MW's advice, we have maintained our lifestyle and financial objectives. *Peter*

We were introduced to the MW Planning team to review our existing insurances. Our existing portfolio consisted of Life insurance and Income Protection and hadn't be looked at in years. Nick demonstrated that we could save significantly by moving our insurances, but also suggested we take out some Trauma cover. Whilst we were happy to proceed with most of the recommendations, we were a little reluctant to establish the trauma contract as it was something we did not know about. Within six months of establishing the new contracts, I suffered a heart attack. Fortunately we did implement Nick's full recommendation (including the Trauma component) and would like to thank him and the MW staff for fully managing our claim and importantly, ensuring payment, as there were many complications including incorrect specialist reports. As a self employed individual the lump sum Trauma benefit provided significant relief from any financial pressures. Once again we extend our sincere gratitude toward the MW team. Rest assured we now recommend MW to everyone we know. *Robert*

As long standing MW clients we had our insurances in place for a considerable time including a significant level of Trauma benefit, in particular due to our family history. It was a shock to discover that I had been diagnosed with breast cancer and whilst the prognosis for recovery was good, Nick and his team quickly responded to my call, completed and managed all aspects of the claim, enabling me to focus on recovery. It was much to my surprise that just after two weeks of submitting the claim, Nick handed me a very large lump sum payment. The speed and quality of service was truly unbelievable and certainly contributed to my positive frame of mind. We'd like to again thank MW Planning for the ongoing advice, support and integrity. We highly recommend and endorse Nick, Jon and all the staff. *Anne*

The MW team had managed the insurance affairs for both our family and extended family for many years. Aged 47, my husband went for his regular jog/walk and unfortunately suffered a massive heart attack. He was not able to be resuscitated. Obviously our loss was completely unexpected and our affairs somewhat complicated. MW were on top of it right from the start and we received the death benefit promptly. MW facilitated and managed the claim. Our family is forever gratefully for MW's support throughout. Importantly my husband also had death benefits with superannuation via his employer, which to date has not been settled and has caused us considerable anxiety. We agree with MW's philosophy. It's all about integrity of claims payment. *Name withheld*