



Individual Disability Income Insurance

The Greatest Purchase He Ever Made

Sometimes it's the simplest activities that can lead to an injury. Just ask Kevin Hope. In June of 2006, Kevin, a 31-year-old pharmacist, was going through his usual morning routine at home and bent down to pick up his young son. That simple act resulted in a severe injury to his back; he found himself unable to get off the floor or even move without a great deal of pain.

The worst day of his life

Kevin called the rest of that day "the worst day of my entire life" – a harrowing whirlwind of an ambulance ride, an emergency room visit, an appointment with a specialist and finally a hospital stay. The diagnosis: a herniated disc in his back.

The next three months proved almost as daunting. Kevin faced a regimen of steroids and physical therapy, which would work for several days and then the pain would return. At this point the doctors realized that Kevin also had a completely ruptured disc that would require surgery. Severe pain continued after the surgery, but eventually got better over the next several months.

During this ordeal, Kevin was unable to work at his job as a nuclear pharmacist since it required him to be on his feet a great deal and to work non-traditional hours. It was not until December that he was able to return to work. With a wife and child, not bringing home a paycheck for this long could have been devastating. Fortunately, before his injury, Kevin had taken a step that made this disability story a bit happier.

Planning for the "what ifs" of life

Kevin didn't have disability insurance through his employer, so he sought it out on his own. One day when a financial representative was in the office speaking with his employer, Kevin talked to the representative about individual life and disability income insurance. Although only in his early 30s, Kevin had a keen awareness of the "what ifs" in life. Turns out that buying Individual Disability Income insurance from Principal Life Insurance Company was "the greatest purchase I've ever made." It was not too long after that Kevin had to use his coverage.

Initially he had no idea his injury would last several months, so he didn't think to make a disability claim right away. But after time, it became clear the healing process would take a while. Kevin ended up filing a claim three months after his injury. "The whole claim experience went very smoothly. Principal Life even went back and paid benefits from the time of the injury." Kevin especially appreciated the simplicity of having one Principal Life contact who knew all the details of his case.

Essential insurance

"I used the benefit payments for everyday living expenses. After all, savings only go so far when you have hospital bills coming in and the other expenses of raising a family. If I hadn't had this policy, my wife would have had to go back to work full-time or more. It would have been really tough," Kevin says. The benefits weren't only monetary, but also helped relieve stress during this difficult time.

Kevin summarizes the experience this way, "I preach to everybody at work to get this insurance. You've got to have it. It's like water – it's absolutely essential. It doesn't make sense to have a salary you depend on and not protect it. It's your biggest asset. You insure your home. Why not insure your salary? As far as I'm concerned, the protection you receive far outweighs the premium cost."



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