

Agenda Item 4(j)
June 25/19 EOC Teleconference Meeting

From: Thorn, Peter <Peter.Thorn@td.com>

Sent: June-14-19 1:34 PM

To: Brendan Wycks <brendan.wycks@cafii.com>; Keith Martin <Keith.Martin@cafii.com>

Subject: CP Customer Feedback

Hi Brendan and Keith...

As I was looking at this email from one of our branch staff, I thought, wouldn't it be great if we could somehow post this type of feedback on the CAFII site, to help illustrate the value of the product.

What do you think?

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Subject: CP Story

An experience I had that really hit home the value of CP:

A regular client called me to book an appointment, she had been recently diagnosed with breast cancer and was completing the claim documents for her CP, her ask was that I complete the branch section of the paperwork.

When I met with her she was very concerned about putting in the claim. She was 34 years old with three young children, her and her husband own their own business. She had been very recently diagnosed with breast cancer, the prognosis was fortunately very good but she would definitely have to go through treatment. She had life and critical illness on her mortgage and on her two fully extended ULOCS. Her worry was that, because her prognosis was so good, her claim would be denied and she would lose coverage going forward. In the end she decided to move ahead with her claim.

A week or two later I was planning a follow up call, to prepare for the call I went in to see if her claim was paid out. Her ULOCS had been paid in full and her mortgage had been partially paid leaving a nominal balance. I called the client to let her know that she had the option to decrease the monthly payment amount on her mortgage to help lower her financial obligations and hopefully reduce stress while she was going through treatment.

The client answered, I checked in and let her know the purpose of my call. She started sobbing on the other end of the line. She let me know that she was, at that moment, sitting in the hospital. She had just undergone her first round of chemo and was experiencing very bad side effects. She had not yet received the letter to advise her of her claim status and was not aware that her facilities had been paid. She said "I can't begin to explain the relief you've brought me, this has been the worst day of my life and you've made it better."

A week or two later she called me to ask some questions about her mortgage. She let me know that she had been skeptical of credit protection and really did not believe her claim would be paid. She said the process was easier and faster than she could have ever imagined and she would recommend the product to anyone.