

Justin Gilmore transcript

My name is Justin Gilmore. I'm the managing director of Integro Private Wealth, married to my beautiful wife Justine "Juzzy" and have two great kids - Harriet and Edward.

In December 2021 it was diagnosed that I had prostate cancer.

Probably the hardest thing was telling the kids, you know, they hear the "Big C" and think that's a death sentence. I was living a situation that my clients would go through, which gives you a different perspective on things.

This prostatectomy was covered under a Trauma claim. TAL's claim process was not only supportive, but it was efficient. From lodging the claim to the payment landing in my account, it was eight days. That was an outstanding result.

TAL clearly had the infrastructure in the back office to support a smooth claim. The fact that I was diagnosed at 48, which was quite young, it was a bit of a wakeup call that no one's invincible.

As an adviser, you need to have conviction in what you're doing. In my situation, having gone through the process, what's critical is that the client needs to be involved in building their level of cover. They'll understand why they've got the levels of cover that they do. You've got to spend the time with the clients to actually work through with them what they would want to happen in the event the worst did happen. Because when you're in this situation, that's when they need it and they're relying on it most.