

The greatest purchase

Sometimes it's the simplest activities that can lead to an injury. Just ask Kevin Hope. During his morning routine at home, the simple act of picking up his young son resulted in a severe injury to his back.

The worst day of his life

Kevin, a pharmacist, calls the day he became disabled due to a herniated disc in his back the worst of his life. Over the following months, he faced a regimen of steroids and physical therapy and then surgery.

Kevin was unable to work during this time. With a family to care for, not bringing home a paycheck would have been devastating. Fortunately, before his injury, he had purchased Individual Disability Income (DI) insurance from Principal®.

Planning for the unexpected

Kevin didn't have disability insurance through his employer, so he had sought it out on his own. Although only in his early 30s, he had a keen awareness of how important it is to prepare for the unexpected. As Kevin tells it, buying Individual DI insurance was "The greatest purchase I ever made."



"I used my disability 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."



Filing his claim

Initially he had no idea his injury would last several months, so he didn't think to make a disability claim right away. "The whole claim experience went very smoothly. Principal even went back and paid benefits from the time of the injury," he adds. Kevin especially appreciated the simplicity of having one Principal 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."



Let's connect.

Contact your local representative.



principal.com

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