



## **Injured Police Officer becomes Fourth Recipient of Seven Families Campaign**

- Charity led campaign to raise public awareness of the financial impact of long term ill health or disability
- Seven different families impacted by ill health or disability have been chosen to receive an income for one year
- The project will monitor their stories and the impact on their lives with their stories over the year

In 2013 Nikki Thornley's husband turned 40. To celebrate they decided to head off around Europe, child free for a couple of weeks, on two motorbikes. Unfortunately they never made it out of Scotland as Nikki was paralysed in a motorcycle accident that has left her unable to work since.

As part of Seven Families, a charity-led campaign to raise awareness of the financial impact of long-term illness or disability, Nikki will receive financial support and advice to help improve her home life, and aid her rehabilitation and return to work.

"I'm still not exactly sure what happened. I lost control of my bike and hit a car. After a couple of days in a Borders hospital, I was transferred to the National Spinal Unit in Glasgow. I spent the next 11 months and 1 week (yes, I was counting!!) there away from my husband and two small boys. I don't remember anyone actually telling me I would never walk again, I think it just became apparent over time" said Nikki.

"The biggest change to my life has been the transition from being someone who is so fiercely independent to having to ask for help, and I'm still trying to get my head around that now. It has been really difficult, especially when I see our cars flying around with their blues and twos on. However, I'm looking forward to going back work part-time, whatever it is I can do. As long as I'm able to add something I just want to get back to work."

Nikki Thornley was a front line uniformed Police Officer based in Aberdeenshire. The accident means she will never be able to return to this type of work again and has spent almost a year in rehab and adjusting to family life.

Having been off work for almost a year Nikki hopes to return to work in a part-time capacity in the coming months and said her employer had been very helpful: "My old sergeant has been coordinating my return and as it stands I'm due to go into the DCU (Divisional Co-ordinating Unit) when I return, which deals with a whole myriad of things from policy to performance and lots of admin. I had a quick visit to the new office just before Christmas to check out the facilities, and what adaptations would be required, and they have said they will do their best to facilitate.

"After talking it through with the charity and my employer I'm hoping the Seven Families campaign will help me face up to many of my fears and concerns, particularly seeing myself as a chair user now. Any monies will help give me the time and space to be as best as I can before I return to work, and will also benefit my home life as well."

John Leavey, Head of Corporate Benefits at Reward and Benefit provider Benefex, said: "Until something like this occurs people do not often see the extreme value Income Protection can bring – both to the employee and their employer. For the employee who wishes to retain independence and dignity and the employer who, having trained and developed that employee, can retain the skills and experience necessary for their business. In these circumstances the financial impact can be severe. Whilst a full time return to Nikki's previous role may not be an option, it does not automatically follow that her skills and experience need to be lost to her employer."

Peter Le Beau MBE and spokesperson for the Seven Families campaign said: "The campaign provides a tax-free income for one year and Nikki will receive £1,000 per month. Each family will have access to financial advice from a range of volunteering financial advisers to help with basic finances and budgeting and they will also have the opportunity to benefit from independent living, rehabilitation and counselling services."

Speaking about the project, Jason Jaspal from Disability Rights UK commented: "We campaign constantly for much faster and more effective support when somebody's life changes through an accident or health condition. We hear from people daily who have to wait months for assessments (for Personal Independence Payment), while receiving ineffective or no support to resume work. This project will help us learn how different it can be when people

do have resources, information and access to support on their own terms. We plan to draw on this learning to campaign for changes in social security and independent living support, which is in line with our aim to strengthen the voice of disabled people.”

Liz Sayce, CEO of Disability Rights UK added: “We also want to test the difference it can make to get fast, effective support when you unexpectedly become disabled or develop a serious health condition, so you can get your life on track. Our campaign is for improved social security and independent living rights, for everyone – not the 2-tier system we have at present.”

### **Supporting the Campaign**

The campaign has a dedicated website ([www.7families.co.uk](http://www.7families.co.uk)), Facebook page (<https://www.facebook.com/7Families>) and Twitter account (@7Families) which each include a wide range of information as well as updates from the families as their stories unfold over the year.

A Just Giving page ([www.justgiving.com/7F](http://www.justgiving.com/7F)) has also been set up for any companies or individuals who may wish to provide additional support for the project. Further families will be announced in the coming months.

-ENDS-

### **Media enquiries**

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### **Notes to editors**

Supporting companies: Aegon, Ageas Protect, Aviva, British Friendly, Canada Life, Cardif Pinnacle, Ellipse, Exeter Friendly, Fineos, Friends Life, Hannover Re UK Life, LV=, Royal London, Pacific Life Re, PruProtect, RGA, Scor, Scottish Widows, Unum, Zurich.

### **About Seven Families**

Seven Families is a charity led campaign to raise public awareness of the financial impact of long term illness or disability. It is administered by Disability Rights UK and IPTF.

### **About Benefex**

Benefex is one of the most successful reward and benefit providers in the UK. Being brilliant comes from investing in our people, services and technology. Our culture promotes success and it helps that we're delivering a service we're really proud of. Benefex can take care of flexible benefits, auto-enrolment, pensions and benefit broking, communications, total reward statements, voluntary benefits, financial education and a whole host more.

## **About Disability Rights UK**

Disability Rights UK is the leading charity of its kind in the UK. We are run by and for people with lived experience of disability or health conditions. We work with our members to influence national policy on independent living, benefits, education, employment, transport, human rights and other issues - shaping policy through direct experience and expertise. We also work with our local individual and organisation members to empower and to influence local policy and services.

## **About IPTF**

Peter Le Beau is the Chairman of the Income Protection Taskforce, which was formed to promote awareness of Income Protection and long term disability amongst all parts of the life and health insurance industry and among consumers.

## **Statistics**

- Today in the UK 2.2m people of working age will be off work for at least 6 months at any one time through sickness and disability (Cover)
- More than 2.56m people are claiming Incapacity Benefit/Allowance (Cover)
- In 2012, the average household spent £559 a year on income protection (ABI)
- More than two in five (41%) employees would have to rely on their savings to preserve their lifestyle if they could not work due to illness or injury (GRiD)
- In August 2014, there were 2.515m people claiming Employment and Support Allowance or Incapacity Benefits. 92.1% of those received benefit payments, the remaining 7.9% just received National Insurance credits (DWP)
- On average, people with disabilities pay £500 a month more in living costs, with more than 1 in 10 paying more than £1,000 a month more (Source: Priced out: ending the financial penalty of disability by 20102, Scope, 15 April [www.scope.org.uk](http://www.scope.org.uk)).
- On average, 4 in 5 people with cancer (83%) are £570 a month worse off than before they had the diagnosis, according to Cancer's Hidden Price Tag, from Macmillan Cancer Support on 19 April 2013. [www.macmillan.org.uk](http://www.macmillan.org.uk).
- 131m days were lost to sickness absence in 2013 according to Sickness Absence in the Labour Market, published by ONS in February 2014, see [www.dwp.ons.gov.uk](http://www.dwp.ons.gov.uk)). The most common causes were musculoskeletal conditions (31m days lost), followed by minor illness (27m). Absence rates are higher in larger organisations and in the public sector.
- Around 300,000 people a year fall out of work and into the welfare system due to health-related issues (DWP)

## **How does Income Protection work?**

- Around 3m people in the UK have an Income Protection policy either individually or through their employer
- IP typically pays out 60-80% of the income you were earning before getting ill and leaving work, either until you get better and go back to work, or you retire. Some policies cover for a shorter, fixed term of 1-5 years. Policies cover unto a potential retirement age of 70, premiums can be fixed and policy conditions do not include many (if not all) of the standard exclusions associated with payment protection insurance
- IP often includes other support services to support you during absence, and often to help you return to work more easily. These can include Employee Assistance Programmes, Vocational Rehabilitation services, counselling and emotional support, Best Doctors and others
- 91.1% of all individual IP claims were paid by insurers in 2013. In total, £138.4m was paid on 12,004 IP claims, with an average claim of £11,500 a year (ABI)
- 82% of all group IP claims were paid in 2013. In total, £318m was paid on 14,501 GIP claims, with an average claim of £21,930 a year (GRiD)

## **What to do next?**

- To learn more speak to an Independent Financial Adviser
- Or talk to your employer
- Or visit MAS, Which?
- Or the Seven Families website ([www.7families.co.uk](http://www.7families.co.uk))