

Dr Kushwin Rajamani – Testimonial

I am a junior cardiologist, having just finished the rigors of basic and advanced physician training. Work consumed and dominated a large proportion of my time through my training years and insurance was not even a question which crossed my mind, let alone the scepticism of dealing with the finance industry.

However, the more I progressed in my training, the more I realised how misfortune can strike anyone either in the form of health or income and it is not selective. It was then I appreciated that I needed to ensure that the most important thing in my life—my family, is well supported in any unexpected event.



Being naive at first, I felt more secure being associated with a large firm which is well known, and trusted that products recommended to me are well researched and individualised. However, I recognised (with time) that I was just 'a number' in their system and was getting frustrated with the turnover of staff who do not have a complete understanding of your situation, especially when the policy needs updating with time. There is no accountability. This was not a comfortable position and I felt that I needed to deal with one person with a face.

At this time I was so delighted to meet Amanda Levine from North City Group at a medical conference who helped me scrutinise my policies and highlighted the major shortcomings. I had a false sense of reassurance before that as long as I paid my premiums that I will be safe. Wrong. The pain would be even greater to realise that you will not be adequately covered because of the failure to read the 'small print' in the book of definitions and clauses that was given to you.

I was impressed how Amanda made the whole process so simple- she visited my work place at a time which suits me, summarised each of the different policies with the pros and cons of each and the insurance therefore is truly individualised. She even did a lot of the paperwork on my behalf. Plus the premium cost is no different and no membership fee!

In all the subsequent dealings, it has been only through Amanda in person over the past 3 years. I honestly could not feel any more confident that my insurances are well taken care of. Even beyond all of these factors, the biggest thing I have gained is someone I can TRUST.

Dr Kushwin Rajamani, FRACP

Consultant Cardiologist