

True grit: Dexter's story

How one TAL customer
got back on his feet



A serious cycling accident could have left Dexter permanently disabled, but with TAL's ongoing support, he's rebuilt his life.

Dexter's adventurous spirit and love of the great outdoors have shaped his life since he was very young. Over the decades, the 59-year-old has travelled the world, competed in marathons and explored every inch of his adopted hometown, Sydney – all while developing a high-powered IT career.

But maintaining an active lifestyle hasn't always been easy. In 2018, a few months after recovering from a major heart attack, Dexter was hit by a car while cycling near Bondi Beach.

Remarkably, he survived – and now, almost three years later, he says the accident and his subsequent rehabilitation have changed his life for the better.

“You get two choices,” he says. “You can either get knocked down by it, or you can let it make you stronger. If anybody was going to recover, it was going to be me. I was very determined.”

A variety of medical professionals helped Dexter, both during his 12 weeks in hospital and throughout the months he spent recovering at home. TAL supported him too, providing financial assistance that allowed him to focus on his recovery plus access to additional health expertise and ergonomic equipment.

Although he endured some dark days, Dexter says he always knew TAL was there to make sure he was receiving the right support for his recovery at the right time. Early on, he realised that the TAL team had a long-term plan and would help him work to it.

“They looked at the bigger picture,” he says. “They have really taken care of me.”

TAL



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An active life

Before the car accident, Dexter enjoyed many decades of cycling. “It’s always been really important to me, since I was a kid,” he says. “It was my freedom – my way of getting out and about and seeing things. And I’m still the same now.”

Born and raised in the UK, Dexter spent his early adulthood roaming the world before arriving in Sydney in 1991. “It was so glorious and so warm and so near the ocean, frankly, that I never went back,” he recalls.

In the years that followed, he pursued a career in IT while making the most of Sydney’s weather and beautiful beaches. “I do a lot of exercise,” he says. “I run, I cycle, I surf, I swim. I don’t really care what it is, as long as I can get out and do it.”

Life was good. But, by 2017, Dexter was growing tired of the increasingly frantic pace of the Australian IT industry. He realised he was approaching a state of burnout.

“One day, I just thought, ‘No, this stress is going to kill me.’ And sure enough, three weeks later, I had a heart attack, quite a big heart attack, and I was laid up on my sofa for about six months after that, trying to recover.”

Sadly, it wasn’t the only misfortune Dexter would suffer. One day in January 2018, six months after his heart attack, Dexter woke at dawn and decided to cycle from his home to Bondi for a swim.

He was only minutes from the beach when a car turned in front of him. “I had about two seconds to wish I wasn’t there, and then I T-boned the car and went through the windscreen. I then cartwheeled down the road at a very high speed, smashing my limbs on every impact,” he says.

Dexter’s injuries were extensive. “I only had a singlet and a pair of shorts and some thongs on,” he explains. “I was very happy to have a backpack on, because it saved almost all of my spine and my neck.” Without his backpack, Dexter may not have survived.

Assessing the damage

At the hospital, Dexter learned that he had severely damaged three of his four limbs plus his lower spine, hips and pelvis.

“They told me I’d be in hospital for 12 weeks and that I wouldn’t be able to move from the bed for eight weeks,” he says. “That was probably the hardest bit. I mean, I was in a lot of pain as well, but the most difficult thing was the total loss of autonomy.”

At the time, Dexter held two insurance policies with TAL: Critical Illness and Income Protection. He made a claim in 2017 through the Critical Illness policy to receive a lump sum payment for his heart attack and he made an Income Protection claim for his cycling accident in 2018.

“Having Income Protection really took a lot of stress off me,” Dexter says. “When you’re in that much pain, the last thing you want to be worrying about is money.”

He continues: “And also, quite early in the piece, my TAL Claims Consultant helped me plan my recovery and exit from hospital. That was reassuring.”

In the weeks that followed, Dexter’s Claims Consultant not only made sure his Income Protection payments were reaching him promptly but also worked to understand what TAL funded support programs would best suit him.

To better grasp Dexter’s situation, his Claims Consultant sought advice from the hospital and from members of TAL’s on-staff Recovery and Support team, which includes doctors and mental-health professionals.

TAL Recovery and Support Specialist Swetha Purba says: “We are lucky enough to have a broad range of medical expertise at TAL, and what it means for us is that we are able to access information from medical experts relatively quickly.”

She continues: “For Dexter, our top priority was making sure that his extended rehabilitation would be successful.”

A long-term commitment

Dexter's Claims Consultant knew that he would need ongoing rehabilitation when he left hospital. So, in addition to his Income Protection payments, TAL arranged for an exercise physiologist to visit him at home after he was discharged.

"They got me the physio so I could learn what exercises I was able to do – what would help me the most without re-injuring me," Dexter says.

"I had very poor balance," he adds. "What the exercise physio did with me is work a lot on balance exercises: which are the good ones to do, how to do them, how to protect myself when I was doing them so that I could build up my balance skills again. That was really critical because I kept falling over."

Dexter was determined to stay occupied while he regained his strength. He picked up some freelance IT consultancy work while he started to plan a new business venture: a life-coaching business that drew on his experience in the IT world.

But recovery was slow. "I had a lot of pelvic and back pain, sitting-down pain," he says. "Working was a real problem."

So TAL stepped back in and engaged an occupational therapist who was able to support Dexter with a workplace assessment that involved looking at his workstation and setting him up with a sit/stand desk to help him work ergonomically through the day.

By this stage, Dexter had endured several months of unrelenting physical pain. So TAL arranged for him to see a pain psychologist. "I didn't really understand that pain – long-term pain from an injury doesn't necessarily go away when the physical body is healing," Dexter says.

Dexter says the most valuable aspect was being able to put his faith in a group of experts. "It was really reassuring that they had all the answers," he says.

"TAL understood what I was going through. When my friends came to visit me, they were all very lovely, but they didn't have the faintest idea what I was going through. And my family were overseas. I didn't have anyone else taking care of me or anyone else I could lean on really."



The road ahead

Today, Dexter is once again enjoying a life full of activity, and he's back cycling again. "I also surf-ski once a week, but really just because I get so much pleasure from being out on the water – just the birds, the sunshine, the water, peace and quiet, nature," he says.

Even better, the career coaching support TAL provided has allowed Dexter to shift away from IT and establish himself as a work-from-home life coach. "I love my work now," he says. "The accident, I guess, propelled me towards it."

Now that he's back on his feet, Dexter says he feels motivated to "give back" and help others overcome adversity. He adds: "The ongoing help I received during my recovery has given me a bigger faith in people."



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