

“I didn’t realise how important insurance is.”

Whenever her Financial Services Consultant, Christopher Ong, called her to introduce new products, Christina Lau would often brush him off. But when tragedy struck, she was thankful that he had been so diligent.



Christina Lau (left) and her AIA Financial Services Consultant, Christopher Ong (right).

When Christina went on a holiday to Malaysia in 2005, she was looking forward to a pleasurable break. She had no inkling that she would soon be paralysed from the neck down from a car accident, fighting depression and hiding herself away from the world. Recalling those dark days, Christina says, “Once I knew that I couldn’t even walk anymore, depression set in. It was a huge blow that I couldn’t take.”

Thanks to her doctor’s advice, Christina pulled through her dark days.

Recalls Christina, “After the accident, I talked less. I didn’t want to explore places or go out with other people. I lost my confidence. At one point, I even considered giving up my physiotherapy treatments as I didn’t want my husband to spend the money.” How did

she manage to cope since then? “Till this day, I still remember my doctor’s advice. He said that I am only disabled, but I can still talk and do other things with my upper body.”

Now 37, Christina spends her time doing light exercise, reading books, surfing the net and going out with friends.

She says her experience has taught her never to ignore the importance of insurance. Her hospital and medical bills were paid by the claims from her insurance policies. “I even had some balance of the claims payout to continue with my physiotherapy.”

“Before the accident, I didn’t realise how important insurance was. To me, it was only an investment. If I had the money, I would buy it. Otherwise, I wouldn’t. That’s wrong. Even if you have just a bit of money, you should still buy insurance. It covers not only yourself but your loved ones and your future.”

“The ability to touch lives is why I’m in this profession.”

This view closely mirrors Christopher’s. He strongly believes that, “No man can say they love their family and not buy insurance. Your most important duty is to provide for them and protect them. Christina bought the insurance policies because she cares for her family.”

For Christopher, knowing that he was able to help Christina financially and emotionally was very rewarding. “The ability to touch lives and assist people in filling the financial gaps in their lives, so that they have the money when they need it the most and becoming their friend as a result, is why I’m still in this profession for the past 15 years, and the next 15 years,” he says. “I believe in the work that I do – providing a professional service in financial planning for people, their loved ones and their future.”

A visibly touched Christina says, “I’m glad to have Christopher as my insurance agent. With what little money I had, he helped me with my financial planning.”

“When the accident happened, he did all the paperwork for the claims settlement while telling me not to worry, and to just concentrate on my physiotherapy treatments,” she adds.

“I really appreciate what he’s done for me so far,” she affirms.