



A HELPING HAND WHEN YOU NEED IT MOST

A guide to our tailored support service



When you're buying insurance, **you'll ask some practical questions**

- Will it cover the mortgage?
- What about all the other bills?
- How does the cost compare with other insurance?

If something goes wrong, **you'll probably ask some emotional ones**

- How can I stop the children worrying?
- Will I ever feel confident enough to go back to work?
- How can our family life ever go back to normal?

That's why our insurance comes with Helping Hand: a service that offers personal support **whenever you need it.**

WE'RE THERE FOR YOU DURING THE TOUGH TIMES

If you ever suffer from a serious illness or if your family are bereaved, a payout from your insurer can ease the pressure. It can stop you worrying about the rent or the mortgage, or about paying the bills while you're off work, or while your family are coming to terms with their loss.

However, money can't ease the emotional strain. That's why our Helping Hand service gives you access to a dedicated nurse who'll provide tailored and personal support whenever you need it – for as long as you need it.

Whether you need someone to talk to or access to specialist services, you'll always speak to the same person.

Helping Hand is available from the day your plan starts, you won't need to pay anything extra to use it and your family (partner/children) can use it too.

Helping Hand is a package of support services, provided by third parties that aren't regulated by the Financial Conduct Authority. These services aren't part of our terms and conditions, so can be amended or withdrawn at any time.

A DEDICATED NURSE WITH A WEALTH OF EXPERIENCE

Each dedicated nurse specialises in a different area. For instance, some have lots of experience helping their patients to deal with cancer, while others have spent years helping patients to recover from strokes. Their wealth of experience means they'll know exactly how to help you.

HOW IT WORKS

If you're going through a difficult time, we want to make things easier for you and those close to you.

1. If you need to use Helping Hand just give us a call and we'll pass your details to our healthcare partner, an independent nurse advisory service called RedArc.
2. The RedArc team will choose a dedicated nurse with the right experience to deal with your particular situation. This nurse will call you to see how they can help.
3. Your dedicated nurse will create a personal support plan for you. This makes sure the help they provide complements any NHS services you may already be getting.
4. They'll give you ongoing support for as long as you need it. And if they think it'll benefit you, they can also arrange for access to specialist services, like counselling or complementary therapies to help aid your recovery.

Sue Kinsella is Head of Nursing Services at RedArc. She knows the difference their support can make to those in need.

“Because critical illness affects people in different ways, we know that people need to talk to someone who understands their condition.

We take the time to listen to any worries and concerns, talk to people about what they're going through and answer any questions.

The support we provide can give people the opportunity to talk through what their diagnosis means to them and the impact this may have on their family. You can't underestimate the value of giving someone time.

We keep in touch as often – and for as long – as people need. We might be on the phone from as little as a few minutes or a lot longer if they just really need someone to talk to.

They might not need to talk for a period of time, but knowing we are here if they need a listening ear from a nurse who cares can really make a difference.”

If you'd like to use Helping Hand just call us on **0345 6094 500.**

We work with an independent nurse advisory service called RedArc Limited. All calls are confidential and will not be discussed with Royal London without your permission.

HELPING YOU THROUGH LIFE'S CHALLENGES

Life is full of ups and downs, so from time to time you may find you just need some advice to give you peace of mind – and having a professional to talk to can make all the difference.

That's why our Helping Hand service also gives you and your family (partner and children) access to independent medical, legal and career helplines.

Medical helpline

If you don't feel you need the in-depth support that's available from a dedicated nurse, you can use our medical helpline. Healthcare professionals will answer any questions you might have about your general health. They can also give you advice on things like stopping smoking, holiday vaccinations or hospital waiting times in your area.

Legal helpline

If you're seriously ill or have been bereaved, you might find you need legal guidance to help you deal with difficult situations. Our helpline gives you access to legal professionals who can answer questions on things like your employment rights, wills and probate or inheritance tax.

Career helpline

If your health has changed or you've been made unemployed, the thought of making a career change can be daunting. Our career helpline can guide you back into work by giving you advice on how to widen your skills, research the job market and write a great CV.

If you'd like to use any of our helplines, just call **0345 6012 598**.

The calls you make to the helplines are completely confidential and will not be discussed with Royal London. These support services are provided by third party suppliers Identify HR & Resourcing Solutions Ltd (careers), Epoq Legal Ltd (legal) and RedArc Assured Limited (medical).

HELPING HAND IN ACTION

Jill was diagnosed with breast cancer in 2013. To treat the disease she had to face surgery, chemotherapy and radiotherapy along with all their side effects.

Thankfully she had critical illness cover so she didn't need to worry about money while she was getting better. And she also had access to our Helping Hand service.

Regular support and practical help

Jill got a call from her dedicated nurse, Linda, who kept in touch regularly to offer support. They talked on the phone and by email and text, whatever suited Jill – a busy mother of three – best.

Linda was able to answer Jill's questions about her treatment, and arrange for her to have reflexology and hypnotherapy to help her cope with the side effects and feel more like herself again. Linda even put her in touch with a specialist hairdresser who helped style her hair when it started to grow back after chemotherapy.

Support for as long as it's needed

Linda stayed in touch with Jill for over a year and Jill told us it was good just to have someone outside her family she could talk to about her illness, and that the support and advice Linda gave her was a godsend.

Jill says "Helping Hand was like a hug down the phone. Linda was like a friend – someone I could confide in."

Remember, Helping Hand is available from the day your plan starts – **you don't need to make a claim to use it.** It's there to give you personal support whenever you need it.





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