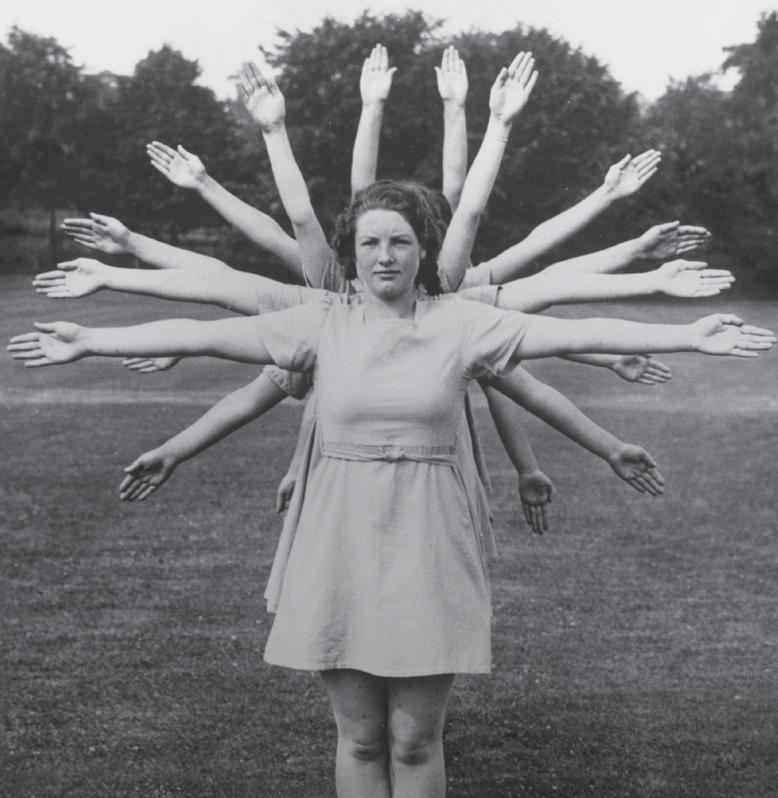




A HELPING HAND WHEN YOU NEED IT MOST

A guide to our unique 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 medical guidance, practical advice and emotional support **when you need it most.**

HELPING HAND: THERE FOR YOU IN DIFFICULT TIMES

If you ever suffer from an injury or a critical illness, 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.

However, money can't ease the emotional strain. It can't talk to you about your diagnosis, and reassure you about your treatment. It can't hold you and your family together through difficult times.

Helping Hand can.

Help to...

Cope with the loss of someone close

Find ways to deal with cancer

Recover speech and movement after a stroke

Feel well again after a heart attack

Manage stress or depression

Learn to manage a chronic condition

Start working again

Reassure the whole family about the future

You and your family (your spouse or partner and children) can use Helping Hand any time — even if you haven't made a claim.

MEDICAL GUIDANCE, PRACTICAL ADVICE AND EMOTIONAL SUPPORT

Through our Helping Hand service, we put you in touch with a nurse adviser. They can talk to you about your particular situation, and find ways to support you. They might give you some more information about a recent diagnosis, or some general advice about managing stress. They might also talk to you about things like exercising and eating healthily – things you can do to help you feel better.

If you need it, your nurse adviser might even arrange extra support for you, alongside any NHS treatment you're already having – perhaps some counselling or complementary therapies.

Above all, your nurse adviser is someone to lean on. And they'll be there for as long and as often as you need them.

REDARC: NURSE ADVISERS WITH A WEALTH OF EXPERIENCE

Since 2000, the nurse advisers at RedArc have supported individuals and their families through serious illness, long-term health problems, bereavement and disability.

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

88% of the people we referred in 2014 took up the offer of using Helping Hand.

Source: RedArc service analysis, 1 January – 31 December 2014.

HOW IT WORKS

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

1. If you make a claim, our dedicated claims team will be with you every step of the way. With your permission, they'll pass your details on to RedArc – an organisation of healthcare experts.
2. The RedArc team will choose a nurse adviser with the right experience to deal with your particular situation. This nurse adviser will call you to see how they can help.
3. Your nurse adviser will design a personal care plan for you – this might include therapies or counselling to help you feel better. Even when this plan is in place, they'll stay in touch for as long as you need their support.

If you haven't made a claim, you can still use Helping Hand whenever you need it. Just give us a call, and we'll arrange for a nurse adviser to get in touch with you.

Jan Dryden is director of nursing services at RedArc. She sees how much people value those first phone calls with their nurse adviser.

“We do a lot of listening,” Jan says. “Often, people don't quite understand their diagnosis, and they go home full of anxieties. Or they Google it and find lots of scare stories. We can start answering their questions. We might be on the phone for 20 minutes, or it might be an hour – it doesn't matter. We're there for as long as the person needs us.

“We can get two people diagnosed with the same thing in the same morning, who need completely different support. Their main concerns might be looking after their mum and dad, or making sure their children can cope. People are all different. Whatever it is, we get to the bottom of what's bothering them and what support they need.”



RedArc Ltd is an independent care advisory service and is not regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

HELPING YOU THROUGH ILLNESS AND INJURY

On that first phone call, your nurse adviser can tell you:

- more about your condition
- what you're entitled to from the NHS
- what you could ask your NHS consultant
- about any useful self-help groups, specialist charities and grants

They might send you some extra information, like leaflets, a book or a DVD. Then they'll create a personal care plan, outlining how they're going to support you. As part of this plan, your nurse adviser might arrange:

- bereavement counselling or
- complementary therapies such as aromatherapy or acupuncture or
- speech and language therapies or
- support from a specialist cancer nurse or
- physiotherapy or
- occupational therapy or
- a home visit with a healthcare specialist or
- practical things like wheelchair ramps or
- delivery of medical equipment

A SECOND OPINION: GIVING YOU CONFIDENCE

When people don't feel confident about their diagnosis or treatment, they can end up feeling anxious and frustrated. In these cases, it can be helpful to get a second opinion.

Through Helping Hand, a nurse adviser can talk to you about whether a second opinion is a good idea for you. Then, if you like, your nurse adviser can arrange for you to meet with another consultant.

HELPING YOU THROUGH DIFFICULT TIMES

Your nurse adviser can also talk you through any issues you're facing, such as:

- work stress
- relationship problems
- anxiety or depression
- substance abuse
- behavioural problems

And they can support you if your home is burgled or flooded, if you're physically assaulted in any way, or if you're affected by an event you've witnessed.

You can also get medical, legal and careers advice through our separate helpline services

Legal helpline

We can talk to you about:

- employment law
- sickness and absence
- will writing
- probate
- inheritance tax
- powers of attorney

Careers helpline

We can talk to you about:

- writing a CV
- getting ready for an interview
- researching the job market
- making a career change
- widening skills
- getting back to work

Medical helpline

We can talk to you about:

- health concerns
- stopping smoking
- healthier living including diet and exercise
- holiday vaccinations
- hospital waiting times

REAL STORIES FROM REAL CUSTOMERS

Following investigations after finding some small lumps, Mark's fiancée Elise was diagnosed with terminal cancer.

“These services are worth their weight in gold.”

Mark told us, “It’s a horrible, horrible position to be in. Nobody you know – friends or family – can offer you any real words of comfort, and you’re left with the often misinformation off the internet.” This is where Helping Hand comes in.

Practical and emotional support

A nurse adviser who specialised in oncology regularly called Mark and Elise. She gave them practical help by researching information and treatments, and help and advice on managing the stress. She also gave them emotional support simply by being there to talk to.

“You suddenly have another team in your corner... and believe me, you need all the support and hope there is at a time like that,” Mark says.

Complementary therapies and counselling

“It’s not just the nurse adviser,” he says, as Helping Hand offers complementary therapies too. He remembers someone coming in to give Elise a hand and foot massage after she’d spent a night in pain because she had a tumour in her back pressing on her spine. They also gave Mark a shoulder and neck massage, “Not because they felt sorry for me,” he says, “But because after a month of sleeping night after night in a hospital chair you tend to start to ache.”

Helping Hand continued to offer Mark support after Elise had passed away to help him come to terms with what had happened.

Reflecting on Helping Hand, Mark says: “It’s there to do exactly what it says, to give you help and to give you a hand. These services are worth their weight in gold.”



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

“Helping Hand was like a hug down the phone.”

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 support service.

Regular support and practical help

After making her claim Jill got a call from her nurse adviser, 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 found her a specialist hairdresser who helped style her hair when it started to grow back after chemotherapy.

Support for as long as you need it

They stayed in touch for over a year. 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.”

On average, a session of counselling or therapy costs **£35 to £60, but Helping Hand provides these at no extra cost.**

Source: Counselling Directory, September 2015.

When Helping Hand gave David's son someone to talk to about his cancer treatment, it helped and reassured both of them.

As a financial adviser, David didn't hesitate to recommend us to his 31-year-old son, James. None of David's clients had ever made a critical illness claim – so when James was diagnosed with cancer, it came as an even bigger shock.

The cancer was operated on successfully, but it had spread into his blood vessels and aorta.

As a result, James had to undergo over three months' intense chemotherapy as an inpatient.

He had to take a year off work, so he appreciated the prompt claim payout.

Support and reassurance

Equally important to his recovery was the support James had from a specialist nurse adviser through Helping Hand, starting just two weeks after his chemotherapy began.

David says, "The oncology department was brilliant. But James needed someone to talk to about his treatment between chemotherapy appointments." The nurse adviser was able to speak to James regularly and reassure him that what he was experiencing both physically and emotionally was normal.

With the best will in the world, there's only so much that family and friends can do to help and support a loved one who's seriously ill. Sometimes they just need to speak to someone who really understands what they're going through.



When her husband was critically injured in a horrific accident, Helping Hand gave Teri the support she needed to cope with the stress and keep family life together.

Frank and Teri's lives were turned upside down when Frank had a motorbike accident on the Isle of Man. He spent six weeks critically ill in hospital, being treated for injuries to his brain and spine.

The situation couldn't have been much worse. However, the one saving grace was that two years before his accident Frank had taken out critical illness cover with us.

The payout helped the couple pay off their mortgage and gave Frank the time he needed to return to work successfully, at his own pace. Through Helping Hand, Frank also benefited from practical and emotional support from a nurse adviser.

The nurse adviser felt Teri needed some help too. So she arranged for her to have six sessions of aromatherapy massage. Teri says "It helped me cope with the stress of caring for my husband and our four-year-old son."

People often find themselves unable to cope when someone in the family becomes ill or is seriously injured. But while their loved one receives the medical care they need, who's taking care of the family?





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