



Helping Hand at a glance

**What is Helping Hand
exactly?**

Helping Hand at a Glance

What is Helping Hand exactly?

It's a service that gives your clients access to comprehensive support at no extra cost. It provides customers experiencing serious illness, injury or bereavement with the additional support they might need beyond a financial payout.

The service is provided by RedArc, an independent service with over 20 years' experience in supporting people and their families through serious illness, chronic health conditions, disabilities and bereavement.

Why your clients might use it?

To get specialist help and support following:

- A heart attack
- Cancer diagnosis / treatment
- Stroke
- Serious injury
- Mental illness
- Bereavement

How does it work?

It's available to your clients to use from the day their policy starts. They just need to call us to start the process.

RedArc appoints a dedicated nurse with the most appropriate expertise and experience for each customer. 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 your clients.

Each dedicated nurse:

- Is available to talk to your client over the phone.
- Will take the time to understand your client's personal situation and their diagnosis or condition.
- Will develop a personal support plan tailored to their circumstances – which will include any relevant additional support services, if recommended.
- Will help your client access all health related services available to them.
- Will support them every step of the way and for as long as they need.

Examples of additional support services

- Second medical opinion.
- Specialist support to help someone cope with cancer.
- Cardiac rehabilitation support after heart attack.
- Specialist speech and language therapy.
- Counselling for a wide range of issues including coping with the loss of someone.
- Help for carers.
- Relevant resources such as medical factsheets, books, web links and apps.

Some frequently asked questions

1. Is Helping Hand available to all my Royal London clients?

Helping Hand is included with all new Royal London protection policies taken out since April 2014. It's available to your clients and their family (partner/children) to use from the day the plan starts – not just when they make a claim.

2. When would my client use Helping Hand?

If they're suffering from a serious illness or injury, or have lost someone close to them, Helping Hand can offer practical and emotional support to help them through a difficult time. It offers services to help with illnesses like cancer, heart attack and stroke as well as mental health and orthopaedic issues. These are also the main reasons we see customers claim on their protection policies.

3. What sort of services does it offer?

A dedicated nurse will design a personal support plan depending on your client's individual circumstances. As well as specific support, the dedicated nurse can be there to help your client understand a diagnosis better and answer any questions. Where appropriate and recommended by their RedArc nurse, Helping Hand can provide a range of services like a second medical opinion, specialist-nurse cancer support or a course of counselling or therapy to help with a range of issues – whether it's coping with the loss of someone or help with stress management. These services are on a one-off basis and limited to one type.

4. Why should you talk to your client about Helping Hand?

When your client takes out a protection policy, they generally hope they'll never need to make a claim. By recommending cover that offers additional support beyond a financial payout, you're giving them more than they might expect and something immediately tangible.

5. How do they access the service?

From the day their policy starts, your client can call us directly if they think the Helping Hand service could help them.

6. Who are RedArc?

With more than 20 years' experience, RedArc provides long-term practical advice and emotional support tailored to meet the individual needs of those affected by a serious physical or mental health condition, disability, trauma or bereavement.



Royal London
47-49 St Stephen's Green, Dublin 2
T: 01 429 3333 F: 01 662 5095 E: service@royallondon.ie
royallondon.ie

Terms and conditions apply. Helping Hand is currently only available to new Royal London Lives Assured and their partner/children. The service can be amended or withdrawn at any time.

Royal London Insurance DAC is regulated by the Central Bank of Ireland. Royal London Insurance DAC is registered in Ireland, number 630146, at 47-49 St Stephen's Green, Dublin 2. Royal London Insurance DAC is a wholly owned subsidiary of The Royal London Mutual Insurance Society Limited which is registered in England, number 99064, at 55 Gracechurch Street, London, EC3V ORL.