THE STRENGTH
OF OUR COVER
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THE COVER YOU NEED DOESN’T HAVE TO COST THE EARTH

Your adviser can recommend a plan that suits you and your budget.

We offer a range of covers that you can put together in one plan.

Your adviser will be able to tell you what type of cover you need, how much of it and for how long, and whether you would need a lump sum, a monthly income or a combination of both as a payout if you had to make a claim.

And if your budget doesn’t stretch to all the cover you need today, with our flexible Personal Menu Plan you’ll be able to buy what you can afford now and review your cover in the future.

Our plans don’t have a cash-in value at any time.

A summary of our protection covers

<table>
<thead>
<tr>
<th>Covers</th>
<th>What this gives you*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life Cover</td>
<td>Money if you die or are diagnosed with a terminal illness that meets our definition.</td>
</tr>
<tr>
<td>Critical Illness Cover</td>
<td>Money if you’re diagnosed with a critical illness or Total Permanent Disability that meets our definition.</td>
</tr>
<tr>
<td>Life or Critical Illness Cover</td>
<td>Money if you die, or are diagnosed with a terminal illness, critical illness or Total Permanent Disability that meets our definition – whichever happens first.</td>
</tr>
<tr>
<td>Income Protection</td>
<td>A monthly income if you’re unable to work because of illness or injury, and you meet our definition of incapacitated.</td>
</tr>
<tr>
<td>Waiver of Premium (Sickness)</td>
<td>Relief from making your plan premiums if you're unable to work or carry out a number of living tasks because of illness or injury, and you meet our definition of incapacitated.</td>
</tr>
</tbody>
</table>

*Please note that these covers will only pay-out if it’s covered within the terms of your plan.
Cover you need at a price you can afford.

Have you ever wondered how much you spend on the ‘little things’ each month? Things like magazines, drinks, snacks and takeaways?

It’s amazing how those little extras bought without thinking soon mount up. Two cappuccinos a week for example might only cost £5, but that adds up to £20 a month or £240 a year¹. And yet for £20 a month you could also buy £50,000² of Life or Critical Illness Cover with us. Surely it’s worth swapping a couple of coffees for some peace of mind?

Source:
1 Average cost of coffee £2.50 from takeaway menus, March 2018.
2 Based on a couple aged 29 and 26, both non-smokers. 20-year term on guaranteed rates, £50,390.02 total amount covered, including £2.60 plan charge, Standard Children’s Critical Illness Cover and Total Permanent Disability, Royal London Personal Menu Plan, March 2018.
When your life changes you can also change your plan.

Life doesn’t usually stay the same for long and that can mean the plan you buy today won’t be the plan you need tomorrow.

We’ve designed our protection plans to be flexible, so when your life changes you can review your plan simply and easily. You might move home, increase your mortgage or welcome a new addition to the family, giving you more to protect. And you might have a bigger salary to look after in the future than you do today.

Whatever course your life takes, your plan can offer you protection that meets your needs today and throughout the life of your plan.
A HELPING HAND WHEN YOU NEED IT MOST

Helping Hand is there for you and your family, giving you access to personalised support from a dedicated nurse whenever you need it.

You, your partner and children can use our Helping Hand service from the day your plan starts. And it doesn’t cost anything extra to use.

For example, sometimes you might need someone to talk to – for professional advice, or an independent opinion. And if you or your family are affected by death or illness, you might need medical information or emotional support.

Helping Hand gives you access to a dedicated nurse, who can provide this support from the day your plan starts, for as long as you need it.

And if you’re unsure about a diagnosis or recommended course of treatment, your dedicated nurse can discuss a second medical opinion with you and may help you decide if you would benefit from this.

They can then arrange for the second opinion to take place within the NHS or private sector in the UK, Channel Islands or Isle of Man – whichever is right for you.

What’s more, your dedicated nurse will then be able to help you understand the second opinion and the suggested options as well as offering support to help you cope.

Helping Hand gives you access to what you need, when you need it the most, such as:

- emotional and practical support from a dedicated nurse
- access to a second medical opinion
- bereavement counselling
- complementary therapies
- legal, career and medical helplines.

We’re here to support you when you need us.

To find out more, please speak to your adviser or visit royallondon.com

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.
Dedicated nurses give people **a chance to talk about what they’re going through.**

When Jill was diagnosed with breast cancer, she had to face surgery, chemotherapy and radiotherapy along with all the side effects of treatment. 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.

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

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.

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.”

“Helping Hand was like a hug down the phone.”
If you’ve just been told you have a potentially life-changing illness, or you’ve lost someone you love, a payout alone is unlikely to give you all the help you need in those first few days and weeks.

For us, doing our absolute best to support you and your family when you make a claim is just as important. We have a dedicated claims team who try to make it as easy as possible for you to make a claim. We’ll also give you access to our Helping Hand service – whether you make a claim or not – to help with practical and emotional support if you’re affected by death or illness.

We spend a lot of time recruiting the right people to make sure you get the best possible service. So no matter who you speak to at Royal London you’ll be given the same consistently high standard of customer service.

Because when you choose a company to protect you and your family, you should be able to count on support from people who care.
We aim to make protection insurance as straightforward as possible.

We know that insurance can be complex and confusing. So we avoid jargon where we can and use everyday language in our brochures to make everything clear and simple.

And if you do need to make a claim, we’ll do everything we can to help. We’ll keep you up to date on how your claim is going. And through Helping Hand you’ll have access to a range of support services you can use to help you, your partner and children.
Applying for cover can be more complex than applying for other insurances.

When you apply for cover we make an assessment of your health now and in the future, taking account of the risks your lifestyle and family history can add, so that we can offer you fair terms.

Someone who is young and healthy with no family history of illness can expect to pay less for their insurance than someone who is older with some existing health problems.

It helps us if you can complete your application as fully as possible, think carefully about the questions we ask and answer them honestly and accurately. The more information we have about your health the better. So if you’re not sure whether to include something, it’s better that you do. And rather than guessing the answer, it’s best to check it out.

We want to be able pay your claim, so the more information you give, the better. If you miss any information out, or give us misleading information, this could mean that we won’t pay your claim and worst case we could cancel your plan. Your adviser can help you complete your application fully.
For more information, speak to your financial adviser.