GOOD IN A BAD SITUATION

With 98% Life Cover claims paid you know we’re at our best when you need us most
We’re in business to pay as many claims as we can for our customers. Last year we paid 98% of term Life Cover claims and 93% of Critical Illness Cover claims.

If you need to make a claim, we understand that something devastating will have happened - that’s why we make the process as quick and easy as possible. We have a small team of claims specialists who handle all our claims. If you need to speak to someone about your claim, they’ll know all the details, so you’ll only have to explain it once.

Term Life Cover claims couldn’t be paid due to misrepresentation¹. So it’s important to tell us as much information as you can on your application form.

The average age of a customer for a Life Cover claim is only 53². At this age many people still have financial commitments such as a mortgage, car payments or school fees. If the worst should happen, having life cover in place could help ease the financial burden for your family. The average payout is £70,807.

GOOD TO OUR WORD

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Source:
1 Royal London UK protection business claims paid (1 January to 31 December 2015).
2 Royal London UK intermediary protection business claims paid (1 January to 31 December 2015).
87% of the Critical Illness Cover claims we paid in 2015 were for just five reasons.

We offer cover that matters because we’re focused on conditions that you’re more likely to get.

The average age of a customer making a Critical Illness Cover claim was only 48

People often think they’re too young to need protection. But remember, the earlier you take out a plan, the cheaper it will be.

Good to know

We know that money from a payout may not be the first thing on your mind if you’re going through a difficult time. That’s why all our menu plans include our Helping Hand support service at no extra cost. This service gives you and your family (spouse/partner and children) practical and emotional support from a personal nurse adviser to help you cope with bereavement, or a devastating diagnosis. And you don’t need to make a claim to use it.

Ask your adviser for more information about Helping Hand.

Source:
1 Royal London UK protection business claims paid (1 January to 31 December 2015).
2 Royal London UK intermediary protection business claims paid (1 January to 31 December 2015).
All literature about products that carry the Royal London brand is available in large print format on request to the Marketing Department at Royal London, 1 Thistle Street, Edinburgh EH2 1DG.

All of our printed products are produced on stock which is from FSC® certified forests.