



# 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 payout. And it's only available through intermediaries.

## Why your clients might use it



HEART ATTACK



CANCER



STROKE



SERIOUS INJURY



MENTAL ILLNESS



BEREAVEMENT

## How does it work?

### FROM THE DAY THEIR PLAN STARTS

Your client calls us direct on 0345 609 4500.

OR

### WHEN THEY'RE MAKING A CLAIM

Our claims team asks the customer if they'd like to talk to a dedicated nurse about the ways Helping Hand can support them.

**RedArc** (an independent nurse advice service) appoint a dedicated nurse with the most appropriate expertise and experience for each customer.



### A dedicated nurse

- Available to talk to your client over the phone whenever they need
- 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
- Support them every step of the way and for as long as they need

### Examples of additional support services

- Second medical opinion
- Arrange 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
- Practical help at home
- Help for carers
- Extra information such as medical factsheets
- Home visit from a healthcare specialist
- Living aids and mobility equipment

If your client needs to use Helping Hand they just need to call this number:

**0345 609 4500**

# KEY QUESTIONS

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

Helping Hand is included with all Royal London protection plans available through intermediaries. 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 all main reasons we see clients claim on their protection plans.

## 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, Helping Hand provides a range of services like a second medical opinion, specialist cancer support and counselling to help with a range of issues - whether it's coping with the loss of someone or help with stress management.

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

When your client takes out a protection plan they 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. In a world of comparison sites and price competition, it can be hard to see what sets some policies apart. This can help you show the real value of your advice and build long-term relationships with your clients which can only be good for your business.

## 5 How do they access the service?

From the day their plan starts, your client can call us directly if they think the Helping Hand service could help them. If they're calling to make a claim, our claims team will ask if they'd like to speak to a dedicated nurse about the ways Helping Hand can support them.

## 6 Does Helping Hand offer any other services?

Yes, your clients can call 0345 6012 598 to use the medical, legal and career helplines. More routine health questions can be answered by the medical helpline. The legal helpline covers things like employment law or probate, and the career helpline can provide advice on replacing key staff or finding a new job.

The calls made to the helplines are completely confidential and will not be discussed with Royal London. These support services are provided by third party suppliers Cazden Limited (career), Knights Professional Services (legal) and RedArc Ltd (medical).

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.

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### Royal London

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