



YOU CAN COUNT ON US

A personal and supportive approach to claims



We take a personal and supportive approach to handling your claim.

If you're thinking about taking out life insurance, you'll want to feel reassured that your plan will pay out if you ever need to make a claim. That's why we publish our claims figures every year - we're pleased to report **we paid 99.7% of all claims in 2019, helping over 119,000 customers and their families.**

We're proud to have a strong claims track record but we know the experience you have is important too. From a single point of contact who manages a claim from start to finish, to access to a dedicated nurse who can provide emotional and practical support, we make sure all claims are handled with care.



99.7%¹

Total claims paid in 2019



£575m¹

Total amount paid to customers in 2019



119,361¹

Claims paid to customers and families at a difficult time

People often think they're too young to start looking at protection. But the average age of our customers who make a claim might be younger than you expect. So it's never too early to start thinking about protecting yourself, and your loved ones. And the earlier you take out a plan, the cheaper it could be.

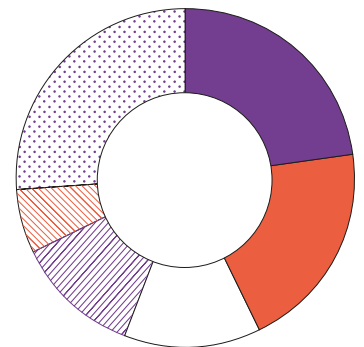
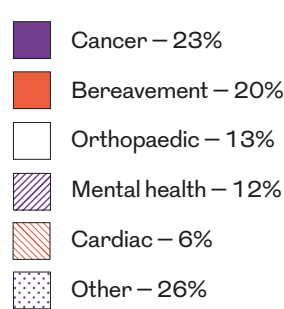


CARE FOR YOUR WELLBEING.

During difficult times in your life, like when you're seriously ill, you might not know where to turn to for help. Helping Hand is a package of support services only available on Royal London protection plans bought through a financial adviser. It gives you access to a dedicated nurse who'll provide you with the additional emotional and practical support you might need to recover, cope or manage your condition better. Your nurse can arrange additional services like counselling, a second medical opinion or physiotherapy or you might just benefit from having someone to talk to.

You won't need to pay anything extra to use the service and it's available to you and your family (partner and children) from the day your plan starts. Please note these services aren't part of our terms and conditions, so can be amended or withdrawn at any time. The third parties that provide these services aren't regulated by the Financial Conduct Authority.

Top reasons people use Helping Hand³



Average time a customer or their family are in touch with their nurse



customers or their families were supported by Helping Hand in 2019

Source:

1 - Royal London UK Protection business claims paid (1 January to 31 December 2019)

2 - Royal London UK Intermediary Protection business claims paid (1 January to 31 December 2019)

3 - RedArc Royal London schemes review (1 January to 31 December 2019)



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