Tim's story

A real-life story of how Helping Hand supported a customer's road to recovery.

ROYAL LONDON

The family

Tim, a senior project manager with Critical Illness Cover, had a stroke aged only 49. The plan payout and support through RedArc allowed him to focus on his recovery.

Tim and his wife Sarah live in Kent with their two sons. They've had Critical Illness Cover since getting their first mortgage in 2005.

In 2024, Tim suffered a stroke at the age of 49. It was caused by an arteriovenous malformation (AVM) – a tangle of abnormal and poorly developed blood vessels that disrupt the normal flow of blood within the body. In Tim's case, that led to a brain haemorrhage.

He was on the school run, waiting to collect the youngest of his two sons, when he suffered a stroke.

"It was completely out of the blue – there were no warning signs. I wasn't getting migraines or anything like that," he says.

He'd gone for a run with his dog earlier that day and started to get a bad headache that quickly passed, so he thought nothing more of it. A few hours later, he began to collapse in the school playground and his concerned 10-year-old helped him back to his car. Luckily, the rest of his family were on hand to help.

"My wife was meeting me that day for a lift home, and my eldest was also walking to the car, so it all just kind of happened that we were meeting at the same point at the same time."

Making a claim

Tim spent over a month in hospital. His wife, Sarah, contacted Royal London to make the claim while Tim was recovering at home.

Sarah told us "The payment from the Royal London team took approximately three weeks from the initial claim and was dealt with so quickly and professionally. This immediately took away the short-term financial stress of the whole situation and allowed us to focus on Tim's rehabilitation and health."

Tim felt the payout was a 'real help'. "It allowed us to cover every month in terms of mortgage payments, energy use and bills, shopping, fuel and travel," he says. "It meant we didn't need to worry every month where the money was coming from, and I could focus on my recovery."

The benefits of a Royal London plan

Tim and Sarah also found there was more on offer than financial support. As part of the claims process, they were put in touch with RedArc through Helping Hand. They were appointed a RedArc nurse, Margie, who started off by checking in with regular phone calls to see how they were doing and whether they needed anything.

"That was really nice, just having a professional who understood the situation, who would take time to listen and understand what was or wasn't happening," says Tim.

Sarah also appreciated the fact that she was offered support. "The RedArc team not only helped Tim immensely but my dedicated contact, Liz, was so calm, supportive and understanding," she says.

The support provided by RedArc was crucial to helping Tim on the road to recovery, as he received no follow-up support from the NHS once he'd been discharged from hospital.

"The guys in the hospital were brilliant, but as soon as I left, care was pretty much non-existent for me," says Tim. "A stroke nurse came round within a couple of weeks, but you'd expect them to be there pretty much straight away and that didn't happen. It seemed like I was left to my own devices – there was no guidance on my recovery."

Tim's appointed RedArc nurse changed all that. Previous experience of working in the NHS means RedArc's nurses know what support is available on the NHS. So, Margie made some enquiries on Tim's behalf and discovered he'd fallen through the net with his local stroke and rehabilitation teams, due to errors in contact details.

RedArc's intervention meant Tim was able to get the occupational therapy and speech/language support he should have received earlier from the NHS. RedArc then filled in the gaps by arranging therapies that would help Tim's recovery, but which were difficult to get on the NHS.

"I couldn't get hold of an NHS physiotherapist for at least three to four months and an occupational therapist for five months," says Tim. "So RedArc put me in touch with a physiotherapist to start me on the rehabilitation side of things – to get me walking and mobile and everything else."

Ongoing support

Tim's now moved on from needing RedArc's support but has stayed in touch with his nurse Margie. RedArc's always happy to hear from former claimants and provide ongoing support.

"I've been discharged fully from physiotherapy and occupational therapy, and I'm now driving again," says Tim. "The recovery is quite quick to start with and then it slows down. But thankfully, I've always been mobile – the stroke didn't affect me so that I couldn't dress myself, cook for myself or move around."

Tim returned to work seven months later, starting with one hour a day which increased to five hours, and in August 2025 returned to full-time hours.

The benefits of a Royal London plan

Tim and Sarah's story reflects how unpredictable life can be, so it's important to plan for the unexpected. It's crucial to keep a record of all your protection plans so you or your loved ones can find them.

Our Helping Hand support service is included with all our advised protection plans. It's available to plan owners, their partners, and children, if at any time during the term of their plan, they suffer a serious physical or mental illness, injury or bereavement.

For more information on how we can support you, please speak to your financial adviser.

Helping Hand is a package of support services, and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your insurance contract with us, so can be amended or withdrawn at any time. This means that your access to these services could be amended or withdrawn by us in the future.

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