

A helping hand when you need it most

A guide to your One-to-One Personal Support




ROYAL
LONDON
IRELAND

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Welcome to Royal London Ireland

We've a strong heritage in Ireland and have been protecting customers here for over 190 years.

Based in Dublin, we're a fully owned subsidiary of The Royal London Mutual Insurance Society Limited, the largest mutual life, pensions and investment company in the UK. Our parent company's mutuality, meaning it is customer and member owned with no shareholders, allows us to adopt a mutual mindset. This means we take a longer-term view and focus on providing best customer outcomes. Whoever you are and whatever your aims, we'll look to provide you with great long-term value, first class service and support at all times.

This guide tells you how Royal London Ireland's Helping Hand service works.



Protecting more than just your finances

If you ever suffer from a serious illness or if your family are bereaved, a payout from your protection policy can help ease the pressure. It can stop you worrying about the rent or the mortgage, or about paying the bills while you're off work, or while your family are coming to terms with their loss.

However, money can't ease the emotional strain. That's why our Helping Hand service gives you access to a dedicated nurse who'll provide tailored and personal support whenever you need it – for as long as you need it.

Whether you need someone to talk to or access to specialist services, you'll always speak to the same person.

Helping Hand is available from the day your protection policy starts, you won't need to pay anything extra to use it and your family (spouse/partner/children) can use it too.



Helping Hand is available for you and your family from day one of the protection policy, regardless of which type of protection policy you choose and whether or not you are making a claim – and all at no additional cost. And once your support from your own RedArc nurse starts, there's no limit to how often you can speak to them.

Helping Hand gives one-to-one personal support from your own dedicated nurse from RedArc who can help you and your family cope with the devastating effects that illness or bereavement can have.

With more than 20 years' experience, RedArc has earned a reputation for service excellence, supporting individuals and their families through serious illness, chronic health conditions, bereavement and disabilities.

Whilst your medical team focus on your treatment, RedArc helps by providing 'softer' skills – a friendly listening ear, practical information, and much needed emotional support both for you and your family. (When we say 'family' we mean the spouse or partner of the Royal London Ireland Life Assured and their children.)

The diagnosis of a serious health condition such as cancer, a heart attack, stroke or MS invariably means a worrying time for the patient. This is the time that they need access to someone who understands the condition, has the time to listen to concerns and can allay fears. Royal London Ireland's Helping Hand service gives you exactly this support.

At times such as this, the family is also hugely affected. So RedArc services include support for family members who may have difficulty in coming to terms with what has happened, or may find themselves pressed into action as a carer. The service is also available to family members who suffer ill health themselves.

The cornerstone of the Helping Hand service is highly experienced, registered nurses who will be the focal point for the patient and their family too, providing tailored support to meet their particular circumstances.

Each dedicated nurse specialises in a different area. For instance, some have lots of experience helping their patients to deal with cancer, while others have spent years helping patients to recover from strokes. Their wealth of experience means they'll know exactly how to help you.



A word from the experts

Sue Kinsella is Head of Nursing Services at RedArc. She knows the difference their support can make to those in need.

“Because critical illness affects people in different ways, we know that people need to talk to someone who understands their condition.

We take the time to listen to any worries and concerns, talk to people about what they’re going through and answer any questions. The support we provide can give people the opportunity to talk through what their diagnosis means to them and the impact this may have on their family.

You can’t underestimate the value of giving someone time. We keep in touch as often – and for as long – as people need. We might be on the phone from as little as a few minutes or a lot longer if they just really need someone to talk to. They might not need to talk for a period of time, but knowing we are here if they need a listening ear from a nurse who cares can really make a difference.”



So, what exactly is it?

Having a specialist nurse on hand for as long as you need them, as you navigate a medical challenge, be that physical or mental, can help both practically and emotionally.

The service offered is always tailored by the nurse to the needs and circumstance of each person.

Some key areas where Helping Hand can offer support are:

- **Bereavement**
- **Serious illness diagnosis:** for the person diagnosed and/or their partner or children.
- **Mental health conditions:** from stress and anxiety to depression, bipolar disorder, schizophrenia and more.
- **Recovery plans:** after a serious injury, hospital stay or treatment course.
- **Children's development plans:** supporting parents navigating any medical tests or diagnosis.
- **Carer support:** supporting someone caring for a parent or child with a serious health condition or disability.

And how that support can look:

- explaining and discussing treatment options
- preparing for medical appointments
- helping you understand medical conditions
- translating medical jargon into normal language
- explaining any treatment side-effects or considerations
- researching any relevant and specialist charities and self-help groups
- suggesting coping mechanisms
- offering wellbeing support
- discussing return-to-work options after an illness or injury
- providing practical resources like factsheets, books or online downloads

The support from your dedicated RedArc nurse will be available for as long as you want it.

So, what exactly is it? continued

Here are just some of the many ways that Helping Hand could benefit you and your family:

Helping you or your family cope with the loss of a loved one

RedArc nurses can help your family manage their grief if anything happens to you or if you are bereaved. They can also arrange a course of specialist bereavement counselling, if appropriate.

Making it easier to cope with cancer

RedArc nurses have extensive experience in supporting cancer patients and their families. They'll contact you to discuss treatments, side effects or the wider emotional issues associated with the illness. They will give practical guidance and emotional support that can sometimes be hard to access or find elsewhere.

Cardiac rehabilitation support

The effects of a heart attack or other coronary problems often leave people feeling anxious about over-exerting themselves. RedArc nurses can provide specialist information and support for heart attack patients and their families.

Managing stress and depression

Whether associated with physical illness or not, RedArc has experienced mental health nurses to help. Evidence suggests that low self-esteem and depression affects between 16.3% to 36% of cancer patients*, however there are many other causes for mental ill health and help is available for all circumstances. RedArc nurses can help you or your family members with any mental health issues, whether this be management of symptoms or dealing with a diagnosed condition.

Helping Hand can also provide other practical help

Helping Hand may also arrange specialist therapy to help speed up recovery, if appropriate. Such as the provision of bereavement counsellors, speech and language therapists, face-to-face second medical opinion, complementary therapies, or physiotherapy for serious health conditions.

If the worst happens, we know that money isn't able to fix everything. That's why Helping Hand is there to give you and your family access to your own personal nurse who is there to provide the individual support and advice you need in this very challenging time.

Helping Hand can provide:

- Bereavement counsellors [or](#)
- Speech and language therapists [or](#)
- Facetoface second medical opinion [or](#)
- Complementary therapies [or](#)
- Physiotherapy for specific, serious health conditions [or](#)
- Many others according to nurse assessment.

These extra specialist therapies are only provided if recommended by your personal RedArc nurse and are limited to one type.

When you take out a policy with Royal London Ireland, we'll protect more than just your finances – **we'll give you a Helping Hand.**






* Source: National Cancer Registry Ireland, National Cancer Survivorship Needs Assessment: The Unmet Needs of Cancer Survivors in Ireland: A Scoping Review 2019




Using Helping Hand

If you're going through a difficult time, we want to make things easier for you and those close to you.

How do I access Helping Hand?

-  Contact us on 01 429 3333 or email service@royallondon.ie to start the process of accessing Helping Hand. This can be anytime during your policy.
-  Once we have obtained your permission to do so, we'll send your details to RedArc. Following this, we will then write to you letting you know that a nurse from RedArc will be in contact and further explaining what to expect.
-  The RedArc team will choose a dedicated nurse with the right experience to deal with your particular situation. This nurse will then call you or your family member. This initial call introduces the dedicated nurse and explains exactly how Helping Hand can offer support.

If RedArc can't reach the person in question, they'll send a letter explaining what the service offers and that it's confidential.

 After making initial contact with you or your family member who wants to use Helping Hand, the RedArc nurse takes time to understand how they can help both emotionally and practically. Regular support calls are put in place

If appropriate, your nurse will identify any additional support that could help speed up recovery and may put in place contact from an external specialist nurse or other services to aid recovery.

You or your family member will always speak to the same nurse. They will keep in touch as often as you need, for as long as you need.

Helping Hand is currently only available to new Royal London Ireland Lives Assured, their spouse/partner and children. The service can be amended or withdrawn at any time.

If you make a claim on your policy, our team in Dublin will ask you if you'd like access to the Helping Hand service at that time too.



Want to know more?

If you have any questions about Helping Hand or your policy you can contact your Financial Broker. They will be happy to provide you with any additional information you need. See details below.

Financial Broker Stamp:

For information about Royal London Ireland visit our website:



Website
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Feedback on the content and clarity of this booklet is very welcome.

Please email feedback@royallondon.ie

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