

Policy Plus **supporting you**

For customers



While our protection policies provide you with financial security, they can also help bring peace of mind at times when you need it most.

Health and wellbeing service

health  assured

Our health and wellbeing service provides you and your immediate family with confidential and compassionate support through phone-based counselling and online support tools.

Health Assured, who provide this service, have qualified and experienced counsellors available to talk to you in confidence, 24 hours a day, 365 days a year. They'll support you with a wide range of issues, including bereavement, emotional health, relationships, family concerns, finances, debt, legal issues and consumer rights.

Counselling support

Health Assured's team of counsellors and legal advisers will tailor the support they provide to suit your individual needs and circumstances.

On demand, online services

You'll have access to Health Assured's app, Wisdom, which provides a full range of self-help tools including wellbeing videos, daily mood trackers, four-week programmes, mini health checks and more to support you and your long-term health and wellbeing.

In summary, this service provides:

- ✓ Qualified, experienced counsellors.
- ✓ Access in the moment support via phone, live chat, video live chat or email.
- ✓ Available 24/7, 365 days a year.
- ✓ Up to six sessions of structured support that can be either online, video or telephone.



I'm having a dispute with a neighbour



I want to quit smoking



I'm having money issues



I'm struggling to cope with the death of a loved one



I feel really tired and low

To speak to one of Health Assured's counsellors or advisers call
0800 028 9095.

Access Wisdom at **wisdom.healthassured.org**

Download the **Wisdom** app from the App Store or Google Play.

Unique code: **MHA043731**

Second medical opinion service



Our second medical opinion service gives you confidence in your, or your family member's, diagnosis and treatment options. It allows you to get a confidential face-to-face consultation, with a UK-based specialist who's local to you.

RedArc, who provide this service, will allocate a dedicated personal nurse to discuss your medical history – your diagnosis, current treatment plan and other important information. They'll confirm if a second medical opinion is right for you and if so, arrange an appointment with a specialist.

The specialist will review your diagnosis and current treatment and consider the options available to you. At the consultation, you'll have the opportunity to discuss your condition, your current treatment, and any additional treatments that may be available to you from the NHS or through private care. The service includes:

- Long-term support over the phone from your personal nurse, before and after the consultation, to discuss results and consider the next steps.
- A face-to-face consultation to help you understand your initial diagnosis and consider the treatment and options available to you.
- Recommendations and treatment advice in line with the UK National Institute for Health and Care Excellence (NICE) guidelines, that are available in the UK.
- A copy of the detailed report compiled by your specialist.

There's no cost for your specialist consultation and nurse support, however, other costs like travel expenses, additional tests, prescriptions or ongoing treatments aren't included.

In summary, this service provides:

- ✓ Experienced registered nurses.
- ✓ UK-based consultant specialist that's local to you.
- ✓ Face-to-face consultation.
- ✓ Long-term dedicated nurse support.
- ✓ Confidential service.



Were they the right recommendations?



Am I getting the right treatment?



What are my treatment options?



Is the diagnosis correct?



Is my condition improving?

To find out more, and see if a second medical opinion would be right for you, call **01244 62 51 80** to speak to one of RedArc's experienced registered nurses.

Key person replacement service

If you've got a Business Protection or Relevant Life policy with us, you'll have access to our key person replacement service.

This can help ensure the continuity of your business if you, or a key person in your business, is unable to return to work due to an injury or illness. FPSG Specialist Recruitment, who provide this service, will help you find and recruit the right person for your business by providing tailored support and guidance.

You can speak to their business consultants over the phone in confidence. They'll provide:

- Help and guidance on how to find replacement key personnel.
- CVs of potential candidates.
- Advice and support, whether you're looking for a temporary or permanent replacement.
- Support to write job specifications, adverts and recruitment agency briefs.
- Advice, guidance, and support on all aspects of employment law through their employment helpline.

In summary, this service provides:

- ✓ Advice and support tailored to your business needs.
- ✓ Ensuring the continuity of your business.
- ✓ Confidential service.



I need to do right for my business and employees



What type of contract should I offer?



How do I keep my business running?



How do I find the right person?



Where do I advertise?

Call **0131 385 0379** to talk to FPSG Specialist Recruitment
Monday – Friday 9am to 5pm.

Funeral payment pledge

The loss of a loved one can leave families facing financial hardship. Even if it's for a short time while waiting for the estate to be distributed, it can be a real burden when you're already dealing with a loss.

Our funeral payment pledge helps bereaved families meet the funeral costs of their loved one. We'll pay the funeral director or funeral home an advance claim payment of up to £10,000 on valid life protection claims, where probate/confirmation causes a delay.

In summary:

- ✓ Advance payment up to £10,000.
- ✓ Available on valid life protection policies.
- ✓ Paid to the funeral home or director.

To talk to a member of our Claims team or to submit a claim, call **03456 00 04 93** Monday to Friday (excluding bank holidays), 9am to 5pm (call charges will vary).

Get more than just financial support with our protection products

Our protection benefits help bring peace of mind at a time when you need it most.

Sometimes, financial security is only part of the solution. That's why, as a Royal London protection customer, you have access to our Policy Plus services. These services offer you support and guidance at no additional cost, whenever you need it. And they're not just available when you claim - you can use them throughout the life of your policy to support you through difficult times.

To find out more about our Policy Plus services, speak to your financial adviser.



Key contacts

Health and wellbeing service

For health and wellbeing support call Health Assured on **0800 028 9095**.

Access Wisdom at wisdom.healthassured.org

Download the Wisdom app from the App Store or Google Play.

Unique code: **MHA043731**

Second medical opinion service

To request a second medical opinion call RedArc on **01244 62 51 80**.

Key person replacement service

For recruitment support and guidance, call FPSG Specialist Recruitment, on **0131 385 0379**, Monday – Friday 9am to 5pm.

Funeral payment pledge

To talk to a member of our expert Claims team or to submit a claim, call 03456 00 04 93 Monday to Friday (excluding bank holidays), 9am to 5pm (call charges will vary).

The Financial Conduct Authority doesn't regulate the third party organisations that provide our Policy Plus services. They aren't part of our terms and conditions and can be withdrawn at any time.



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**We're happy to provide your documents in a different format,
such as braille, large print or audio, just ask us when you get in touch.**

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