

A photograph of a family of four walking a dog in a park. On the left, a young boy with curly hair wears a blue puffer jacket and a dark scarf, holding a rope. Next to him is a woman with blonde hair wearing a yellow puffer jacket and a patterned scarf. To her right is a young girl with curly hair wearing a green puffer jacket and large white earmuffs. On the far right is a man with curly hair wearing a brown jacket. They are walking a light brown dog on a path covered with fallen leaves. The background is filled with trees and foliage.

Margaret and Lily's story

A real -life story about a customer who made a children's critical illness claim and used Helping Hand to support her daughter.



After seeing information on the need for protection, Margaret contacted her adviser. With only a joint life policy in place, and with monthly rent to pay she was shown several options, and a Royal London protection plan seemed the best fit for her family. Margaret and her husband each took out a Life and Critical Illness plan, with Enhanced Children's Critical Illness cover to protect them and their three children.

Lily's illness

Unfortunately the following year, Margaret's 13 year old daughter Lily became ill, and after several visits to her doctors, she was diagnosed with HSP Nephritis, an inflammation of the small blood vessels of the skin, joints, bowels and kidneys.

Lily was put on a number of medications and underwent more tests but as time went on, she slowly deteriorated. Another biopsy later that year confirmed she had stage 3 chronic kidney disease. By the time a renal nurse made a home visit to Lily a few months later, her condition had deteriorated even further - and within a few weeks she was diagnosed with stage 5 chronic kidney disease with only 15% kidney function.

Lily was admitted to hospital to start dialysis. She stayed for three weeks, during which time Margaret and her husband were trained on how the dialysis equipment worked.

Lily would now need to be on dialysis at home for 10 hours every night.

Making a claim

The family made a claim under their Life or Critical Illness Cover for Lily's illness and Royal London paid out within ten days.

As Margaret and her husband had Enhanced Children's Critical Illness Cover on their plans, they each received £10,000 as both parents were able to claim.

Margaret became Lily's full-time carer and the quick payout they received was a great financial help, allowing Margaret to focus on supporting her daughter.

Additional support for mental health

Margaret reached out again to her adviser when Lily started to struggle mentally with her diagnosis, and she was reminded of the support available through Helping Hand. A dedicated nurse from the independent nurse advisory service, RedArc provided support for Lily, and helped her to understand her condition.

Lily was also referred for counselling through her RedArc nurse to help her through this difficult period.

While Lily continues to receive dialysis treatment, and while they wait for her inclusion on the transplant list, the family are grateful for the additional support Lily receives through Helping Hand during such a tough time.

To find out more about how we can support your clients, please speak to your usual Royal London sales consultant.

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 client's insurance contract with us, so can be amended or withdrawn at any time. This means that your client or their family's access to these services could be amended or withdrawn by us in the future

“*This support through Helping Hand has been a godsend for Lily and our family.*”



In 2024, we paid out over **£3.2m** in Children's Critical Illness claims and helped **156** families through tough times¹.

Sources

1 – Royal London UK intermediary protection business claims paid (1 January to 31 December 2024)



royallondon.com

**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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