



Helping Hand takes care of people, so you can take care of business.

With a Business Menu or Relevant Life Plan, you'll have access to our Helping Hand service. It can support your business in a number of ways and you won't need to pay anything extra to use it.

The serious illness or death of a key member of staff in your company can have practical and emotional consequences. After all, losing key skills can mean uncertainty for customers and shareholders. We know that being able to take care of key people is just as important as protecting your business financially.

That's why we give you access to our Helping Hand support service when you take out a Business Menu or Relevant Life Plan.

Helping Hand includes a wellbeing support service, designed to help you maintain a healthy lifestyle. It gives the plan owners online access to a range of hand-picked early care medical services, so you have the help and advice you need to stay fit and healthy and help stop small health issues becoming a big problem.

Helping Hand is there for you, whichever stage in life you're at, and as a plan owner it doesn't cost anything extra to use.

A Helping Hand with recovery

If, at any time, the plan owner, person covered or their partner or children, suffer a serious physical or mental illness, injury or bereavement, Helping Hand will be there to offer support - even if you don't make a claim.

You can contact RedArc, who'll provide regular support from a dedicated nurse. They'll give tailored and personal support whenever it's needed, for as long as it's needed. They can also provide relevant literature, help to find useful organisations, and can organise additional services such as therapies, counselling or a second medical opinion, if it's needed.

Independent legal advice

Good legal advice can help your business cope with the impact of losing a key person. The legal helpline can give you advice on all aspects of employment law. If an employee is absent for a period of time because they're seriously ill, you might want help to understand your position. You can also get advice on shareholder options, or succession planning in the event of the death of a key member of staff. The person covered by the plan, and their partner and children, can also use this helpline to find out about things like wills, or probate.

A recruitment specialist

We work with a recruitment specialist to help keep your business running if a key employee is seriously ill and can't work. Once you give them the details of a position you need to fill, they'll contact recruitment agencies on your behalf and will provide you with a list of suitable candidates within 48 hours. And if an employee can't return to work, they'll help you write job specifications and prepare paperwork for recruitment agencies so you can find a permanent replacement.

To find out more about Helping Hand, ask your financial adviser, or visit royallondon.com/helpinghand

Things To Note

The calls you make to the helplines are completely confidential and will not be discussed with Royal London. These support services are provided by third party suppliers FPSG Specialist Recruitment (careers), Epoq Legal Ltd (legal) and RedArc Limited (medical).

Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by 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 you or your family's access to these services could be amended or withdrawn by us in the future.



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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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