A Helping Hand
with your day-to-day

Protection | Helping Hand

ROYAL LONDON

Helping Hand

Protection that comes with a Helping Hand

When you're thinking of taking out protection, you're planning, and paying, for something you hope you won't need to use for a long time.

We want you to feel the benefits of your plan day-to-day, not just if you need to make a claim. That's why all our protection plans available through a financial adviser come with Helping Hand.

It's a support service, designed to help you maintain a healthy lifestyle - as well as be there for you during times of crisis, even if you don't make a claim.

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 wellbeing

There might be times when you want some help to keep your wellbeing on track.

Helping Hand includes a wellbeing support service that's designed to help you to stay fit and healthy.

The plan owners will have online access to a range of early care medical services. And because we want you to get the most benefit from your plan, we offer a curated selection of services designed to address common customer issues, so you get support that really makes a difference to your mental and physical wellbeing.

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aren't part of our terms and conditions and don't form part of your insurance contract with us, so can be amended or withdrawn at any time. This means that you or your family's access to these services could be amended or withdrawn by us in the future.

What's included?

We've partnered with LiveSmart - a health and wellbeing platform to give you online access to services that can help support your health goals.

Once your plan starts, you'll get an email from us inviting you to register for My Royal London, our customer portal. From there you'll be able to register and complete LiveSmart's brief health questionnaire. You'll then get a personalised health report and full access to the Helping Hand wellbeing services.

HealthHero

24/7 access to virtual GP consultations by experienced, NHS practising doctors. Handy if you're finding it tough to get in touch with your own GP.

Thrive: Mental Wellbeing

Improve your mental wellbeing with the Thrive app. You'll get personalised recommendations to help prevent, detect and self-manage mental health conditions.

TrackActiveMe

Created by physiotherapists, this app helps assess a musculoskeletal problem such as muscle, joint or spinal pain, and gives you physiotherapy advice and personalised exercises.

Rest assured, any information you share with our wellbeing partners won't affect the terms of your Royal London plan, or be taken into account if you need to make a claim.

A Helping Hand for recovery

- If, at any time, you (the plan owner), or your partner and 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, an independent nurse advisory service, who'll give you regular support from a dedicated nurse. They'll provide tailored and personal support whenever it's needed, for as long as it's needed. Your dedicated nurse can also give you 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 helplines

Helping Hand also includes access to independent career, legal and medical helplines in case you ever need professional or independent advice.

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

Royal London
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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