

A HELPING HAND

bright grey®

we'll protect you  
and your **family**

a division of **Royal London**



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# we're genuinely interested in your **well-being**

**That's why we offer a Helping Hand to all Bright Grey plan owners and their families at no extra cost.**

Our Helping Hand service is designed to complement the financial benefits of insurance. It can provide extra support at a time when money alone isn't always enough.

We think this kind of support is too valuable to restrict to just plan owners. So we've made it available to the plan owner's **family too.**

Bright Grey's Helping Hand service is made up of two parts:

- 1 emotional and practical support from a personal nurse adviser as soon as you make a claim**
- 2 helplines throughout the term of your plan**

To find out more, please speak to your adviser.

# emotional and practical **support** for the whole family

**Illness can strike anyone at any time and when it does, it brings questions, concerns, and of course, uncertainty. We want to help.**

That's why Bright Grey has chosen to work with a company called RED ARC Assured Ltd to create the support that will provide a 'hand up' as well as a 'hand out'.

We can offer you and your family the services of your own personal nurse adviser who can arrange a visit from a specialist nurse or suggest a programme of therapy or counselling.

While the NHS will help you with medical care, they can't always provide the emotional and practical support people need.

Our Helping Hand service offers you and your family a broad range of **practical and emotional support** as soon as you make a claim or as soon as a member of your family:

- dies
- becomes critically or terminally ill, or
- is unable to work due to long-term sickness or injury.

## **your family**

When we say your family we mean the spouse or partner of the Bright Grey plan owner and their children.

“I can’t believe that someone is actually asking me about how I feel – you seem to be the only one who **cares**. Thank you for all your advice – I’m sorry that I get so upset on the telephone but I feel that I can talk to you about what is getting to me – Tommy is so glad that you keep calling.”

**Wife of Bright Grey plan owner who suffered a stroke.**

As soon as you make a claim a personal nurse adviser will contact you to see if there is anything we can do to help you or your family. We can then arrange a home visit from the most appropriate healthcare specialist – at a time that suits you.

This will give you an opportunity to **speak to an expert** in a more relaxed and informal way. It also gives you a chance to ask all those questions that are easily forgotten, or seem too trivial for a busy consultant to help with.

In our experience, family members often need the most support. They usually have questions of their own that they feel they can’t ask because time with a consultant is so precious. Our healthcare specialist can help.



Bright Grey’s support and helpline services are provided under contract by RED ARC Assured Ltd, an independent care advisory service. RED ARC is not regulated by the Financial Services Authority.



“Jan (the RED ARC nurse) was there **every step** of the way, not just for me but the rest of the family too.”

**Howard Tighe**  
Bright Grey plan owner.

# how your personal nurse adviser can **help**

## **Personal nurse adviser**

The personal nurse adviser can give you and your family a personalised service if you make a claim, or tell us that one of your family is seriously ill.

They can:

- co-ordinate the help you or your family need as soon as you contact us
- arrange a home visit with the most appropriate healthcare specialist – at a time that suits you
- write a care plan that highlights recommendations following a home visit
- put you in contact with specialist charities, self-help groups and give you information on available grants and support
- provide direct contact and ongoing support

But more specifically they can:

- answer questions and give advice
- give practical support
- dispel myths
- give reassurance
- discuss treatment plans
- prepare questions
- listen.



A photograph of a white boat on a blue lake. The boat is in the foreground, and the water is calm with gentle ripples. In the background, there is a forested shore under a clear blue sky. The text "Who can I talk to?" is written in a white, handwritten font across the middle of the image.

Who can I talk to?



Our helplines are just one example of how we care for you and not just your finances.

# specialist **support** when you or your family need it

**People often turn to friends or family for support at a difficult time. But, with the best will in the world, there is generally a limit to what they can do.**

## **Therapist**

When you or your family are coming to terms with a serious illness, your personal nurse adviser can arrange a programme of therapy to help.

Therapists specialise in particular fields and may be able to help with mobility or emotional problems. The focus of the therapist is getting you, or your family member, **back to health.**

The most typical types of therapy are:

- physiotherapy
- occupational therapy
- speech therapy
- complementary therapy.

## **Counsellor**

Sometimes treatment isn't the only answer. What might help is having someone to talk to. Someone with an independent outlook. We offer bereavement counselling to families after a Life Cover claim and can arrange counselling for the plan owner and their families in the event of a claim for critical illness, terminal illness or Income Cover for Sickness. This service is also available if a member of your family:

- dies
- becomes critically or terminally ill, or
- is unable to work due to long-term sickness or injury.

“I really appreciated the visit from Lynne, your **specialist** cancer nurse. She gave me some advice that I am sticking to, and reassured me – I think that was the most important thing.”

**Bright Grey plan owner.**

### **More than just claims support**

Our Helping Hand service is available to you and your family if you need to make a financial claim on your plan. But it offers so much more than that. Even if you're not making a claim, we will offer the same emotional and practical support to your family if a member of your family dies, becomes critically or terminally ill, or is unable to work through sickness or injury.

When someone is diagnosed with a critical illness such as cancer, the trauma impacts not just the individual concerned but their partner and their

children too. They will probably have a lot of questions and need support. This is why we have made this valuable service available to your family too.

If a plan owner dies, we will give those left behind access to their own personal nurse adviser who will be able to organise the most suitable support at that time. It might be counselling, access to specialist charities or self-help groups or just someone else to talk to. And this support will be there for **as long as they need it**.

#### **Source**

<sup>1</sup> RED ARC service analysis, January 2009.

# 82%

of Bright Grey claimants used RED ARC between January and December 2008.<sup>1</sup>

# help from an expert is just a call away

**There are times in all of our lives when we just need a little help from someone else. Even if that help is just someone to talk to, or some good advice.**

## **Access to helplines**

And that's exactly why we give you and your family access to these helplines as soon as your plan starts. So whether you're dealing with teenage growing pains or financial problems, expert help is just a call away.

## **Legal helpline**

Do you need a will but don't know where to start? Are you having problems with noisy neighbours? Legal professionals are on hand during normal working hours to give you advice. This service offers quick and **easy access to professional** and is available to you and your family.

## **Medical helpline**

Are you lucky enough to be going to an exotic hotspot but don't know what vaccinations you'll need? Or are you confused about medication you're taking? This helpline is manned by registered nurses and is available to you and your family 24 hours a day. The team can help with any medical questions or concerns you might have, giving you peace of mind at any time of the day or night.

### **Career helpline**

Whatever your employment circumstances, the help you need is just a call away. Fully qualified advisers can help you create the best possible CV, prepare for that big interview, or even get you on the road to a brand new career. And if you ever find yourself out of work, the team can give you advice and practical help to get you back to work too.

### **Personal helpline**

This helpline puts you in touch with qualified counsellors who can give you **support and advice** when dealing with life's ups and downs. As a Bright Grey plan owner you and your family can access this helpline 24 hours a day, so you never have to cope on your own.

## **advice**

Any advice given by the helpline and accepted by you or your family is confidential and accepted at your own risk. Calls will not be discussed with Bright Grey.

## HELPING HAND

# Some comments from Bright Grey plan owners



“It’s good of you to call – it’s helped me to be able to ask questions about what’s bothering me – I need the answers now, not in nine weeks’ time when I have my next appointment”

“There are so many people involved in looking after me – doctors, three lots of nurses. But it’s good to be able to talk to you – you give me plenty of time to say what I need to say and you are so patient when I’m upset – this is a really good service – **thank you.**”

“You don’t know the relief it is to be able to talk to someone – I feel like I’m going mad some days; thanks for listening, and giving me so much reassurance – I’m really not coping, it’s good to know that you’re there.”

“Am I really entitled to a visit from a nurse at home? I think being able to spend some time, with no interruptions, with someone who knows about my condition, is just what I need right now.”



**Please contact your adviser for more information about our Helping Hand service.**



# Bright Grey best value for protection

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