



Caledonian Life

Protecting you and your world



Helping Hand

**Support when
you need it
most**

We'll protect more than just your finances —we'll give you a **Helping Hand**.

When, following your Financial Broker's recommendation, you decide to take out a Caledonian Life policy, once you have sufficient cover in place, you are making sure you and your family are financially protected if anything happens to you. But now you're also putting a measure in place that will help them be looked after emotionally.

This might sound a bit far fetched? But in fact, it's absolutely true. That's because Caledonian Life offer our **Helping Hand service with all of our new policies.**

Helping Hand gives **one to one personal support** from your own **Nurse Adviser from Red Arc** who can help you and your family cope with the devastating effects that illness or bereavement can have. With over 15 years experience, Red Arc has earned a reputation for service excellence, supporting individuals and their families through serious illness, chronic health conditions, bereavement and disabilities.

Whilst your medical team focus on your treatment, Red Arc helps by providing 'softer' skills — a friendly listening ear, practical information, and much needed emotional support both for you and your family.*

The diagnosis of a serious health condition such as cancer, a heart attack, stroke or MS invariably means a worrying time for the patient. This is the time that they need access to someone who understands the condition, has the time to listen to concerns and can allay fears. Caledonian Life's **Helping Hand** service gives you exactly this support.

At times such as this the family is also hugely affected. So Red Arc services include support for family members who may have difficulty in coming to terms with what has happened, or may find themselves pressed into action as a carer.

The cornerstone of the **Helping Hand** service is highly experienced, registered Nurses who will be the focal point for the patient and their family too, providing tailored support to meet their particular circumstances.

Helping Hand is available for you and your family from day one of the policy, regardless of which type of policy you choose and whether or not you are making a claim **and all at no additional cost**. And once your support starts, there's no limit to how long you can use it.



*When we say 'family' we mean the spouse or partner of the **Caledonian Life** Life assured and their children.

Here are just some of the many ways that **Helping Hand** could benefit you and your family:



Bereavement
counsellors

+ Helping your family cope with the loss of a loved one

Red Arc nurses can help your family come to terms with their grief if anything happens to you. They can also arrange a course of specialist bereavement counselling.



Oncology nurses

+ Making it easier to cope with cancer

Red Arc oncology nurses are specially trained to provide support for cancer patients and their families. They'll contact you to discuss treatments, side effects or the wider emotional issues associated with the illness.



Cardiac rehabilitation
support

+ Cardiac rehabilitation support

The effects of a heart attack or other coronary problems often leave people feeling anxious about over-exerting themselves. Red Arc nurses can provide specialist information and support for heart attack patients and their families.



Managing stress
and depression

+ Managing stress and depression

A critical illness diagnosis can frequently lead to feelings of stress, depression and anxiety. For example, evidence suggests that depression affects more than 1 in 4 cancer patients.** Red Arc nurses are trained to provide practical stress management advice. They may suggest exercise, healthy eating, keeping a routine, and mood diaries. They can also support family members suffering the effects of stress and anxiety.

** Source: Macmillan Cancer Support, *Facing the fight alone*, February 2013.

Helping Hand can also provide other practical help.

Helping Hand can also arrange specialist treatment to help speed up recovery. Such as the provision of bereavement counsellors, speech and language therapists, physiotherapy, face-to-face second medical opinion, complementary therapies, massage, reflexology and much more.

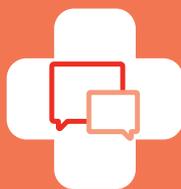
If the worst happens, we think you and your family deserve more than just money. That's why **Helping Hand** is there to give you and your family access to your own specialist nurse advisers who are there to provide the individual support and advice you need, in this very challenging time.

Helping Hand is a tried and tested service, that our parent group Royal London has had available for a number of years in the UK.

But don't just take our word for it. Your Financial Broker will be able to show you some very powerful and moving videos of some people who have truly benefitted from the services **Helping Hand** provide.



Bereavement counsellors



Speech and language therapists



Physiotherapy



Face-to-face second medical opinion



Complementary therapies



Massage



Reflexology

Ultimately, when you take out a policy with Caledonian Life, we'll protect more than just your finances—we'll give you a **Helping Hand**.

Helping Hand from Caledonian Life

Helping Hand gives one-to-one personal support for you through your own Nurse Adviser from Red Arc, who can help you and your family* cope with the devastating effects that illness or bereavement can have.

How do I access Helping Hand?



Contact the Caledonian Life Existing Business Department at freephone 1800 453 453 to start the process of accessing **Helping Hand**. If you are submitting a claim, we will automatically ask you if you would like to access **Helping Hand** so there is no need to contact us separately.



Once we have obtained your permission to do so, Caledonian Life sends your details to Red Arc. Following this, we will then also write to you letting you know that a Nurse Adviser from Red Arc will be in contact and further explaining what to expect.



A personal Nurse Adviser calls the claimant or affected person. This initial call introduces the personal Nurse Adviser and explains exactly how **Helping Hand** can offer support. If we can't reach the person in question, we'll send a letter explaining what the service offers and that it's confidential.



After making initial contact with you or your family member who wishes to access **Helping Hand**, the Nurse Adviser takes time to understand how they can help both emotionally and practically. Regular support calls are put in place. The Nurse Adviser identifies any additional support that could help speed up recovery and puts in place specialist Nurses or recommends other services to aid recovery.

For more information on **Helping Hand**, contact your Financial Broker.

Helping Hand from Caledonian Life—support when you need it most.

Caledonian Life

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The Royal London Mutual Insurance Society Limited is registered in England and Wales, number 99064. Registered Office: 55 Gracechurch Street, London EC3V 0RL, United Kingdom. Address in Ireland: 47 St. Stephen's Green, Dublin 2.

*When we say 'family' we mean the spouse or partner of the **Caledonian Life** Life assured and their children.

Helping Hand is available for the **Caledonian Life** Life assured and their children with policies that started on or after 7 April 2014.

Service can be withdrawn at any time. Helping Hand is currently only available to new **Caledonian Life** Life assureds and their children.



April 2014
CL0891.1