



Here for Life. And for the moments that matter.

A collection of real stories showing
the impact of protection on people
like you and I.



Real Stories of Protection

At every stage of life, protection matters. But more than that, being there for our customers, when it counts, is what defines us.

This collection of real stories showcases how protection has delivered real value in the moments that mattered most. Each case is a testament to our unwavering commitment to quality, service, and long-term support.

Because when you're protected, you can move forward with confidence. And that's what we're here for.

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The following are real stories from real people, some details have been changed to protect the customer's privacy.

Supporting Natalie through breast cancer

Natalie, 38, is married to Aaron and they are parents to 2 children. In March 2021 she was diagnosed with ductal carcinoma in situ (DCIS).

DCIS is a non-invasive breast cancer and is one of the earliest forms of breast cancer. If DCIS is not treated, over time it may spread into the breast tissue surrounding the ducts. It then becomes an invasive breast cancer*. 3 months after diagnosis Natalie made the difficult decision to undergo a partial mastectomy.

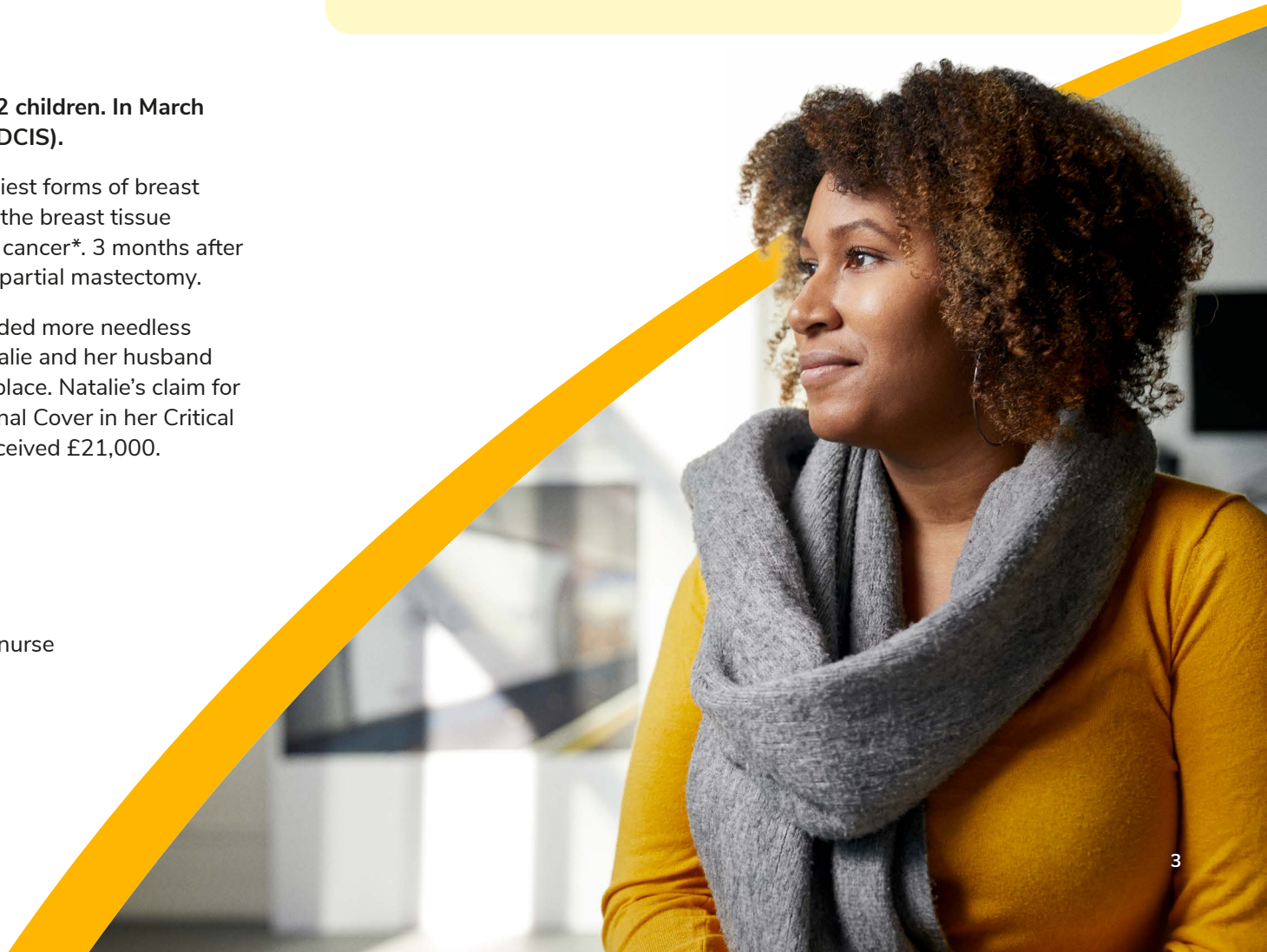
The family rely on the income from both parents which added more needless stress into an already difficult time. Fortunately, when Natalie and her husband bought their second home, they had put Critical Illness in place. Natalie's claim for carcinoma in situ of the breast was covered under Additional Cover in her Critical Illness Cover policy.** They made a successful claim and received £21,000.

A difficult time, made a little easier

- Financial breathing space
- Support to afford future surgeries
- Emotional and practical support from a trained RedArc nurse
- Specialist advice to support through radiotherapy

“I’ve been affected by one illness after another for so long that it was difficult to see the light at the end of the tunnel. My pay out and the emotional support provided have helped me and my family to feel hopeful and more like ourselves again.”

* Eligibility criteria and restrictions apply. See terms and conditions for what is and is not included.



Supporting Nathan and his family when life got turned upside down

Siobhan, 33, and Lee, 31, had been married for 6 years when they received the unthinkable news that their 2-year-old son Nathan had been diagnosed with leukaemia.

Seven years earlier, the couple had purchased two single life insurance with critical illness cover policies when they bought their home together. This cover meant they were able to make a Children's Critical Illness Cover Claim*.

Shortly after speaking to our specialist claims handlers, the family received the positive news that their claim was successful, and they received a total pay-out of £50,000.

Siobhan and Lee each received £25,000 from their single life and critical illness cover policies, which lifted a weight off their shoulders. Financial support provided some much-needed reassurance in terms of how they were going to cope and meant one less thing to worry about.

A difficult time, made a little easier

- Enabled a career break to focus on Nathan's care
- Comfortable accommodation without the need for 4-hour round trips
- Long-lasting financial support during lengthy treatment

Their life insurance pay-out helped reduce the stress of Nathan's illness and meant they didn't need to worry about money, Siobhan working or travelling without an overnight stay. They said they were so glad they took out the cover all those years before.

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Helping John with his chronic condition

When John had been experiencing abdominal discomfort and fatigue for a couple of months, he received a referral from his GP and underwent some investigations.

The results of a scope, biopsies and blood tests were inconclusive. He was told that his symptoms pointed towards coeliac disease, and therefore to cut out dairy and gluten from his diet.

John felt confused. He didn't know much about the condition, and he didn't believe that his symptoms were triggered by food – so he contacted RedArc to talk through his concerns. John was assigned an experienced registered nurse for long-term support, who took the time to listen to how he was feeling and what he was experiencing, in one-to-one phone calls.

Because recovery is different for everyone, Wellbeing Support adapts with everyone's evolving needs. For John, his second medical opinion revealed new information that required a change in support. The consultant that RedArc referred him to, stated John was likely to be experiencing irritable bowel syndrome, not coeliac disease.

“I felt the second opinion appointment went really well and I was reassured by what the consultant said. The outcome felt like a good fit for me. I’m very appreciative of the service and ongoing support.”





Helping Naomi with her mental health

Naomi called RedArc because she was experiencing depression. Her father had died a few months earlier, and her partner was undergoing treatment for cancer.

She was already taking anti-depressants, but was still feeling anxious, stressed, and not sleeping. There were so many big things happening in her life, that she found it difficult to know who to talk to.

RedArc assigned Jane an experienced, registered mental health nurse who made the time to get to know her and understand her needs, in one-to-one phone calls. The nurse carried out a clinical assessment with Naomi and truly listened to her concerns.

Naomi's nurse proposed a personal plan of action, to match her situation. Because everybody's recovery is different, Wellbeing Support is here to help for the long-term. In Naomi's case, her nurse gave the following support:

- Ongoing one-to-one telephone calls for guidance and reassurance, for as long as needed
- Advice on looking after mental health, including signposting to targeted resources including websites, literature and apps.
- Supporting Naomi in her role as a carer for her partner

“I found it really helpful to talk to my nurse about the way I was feeling, without upsetting family and friends. I feel much more in control and less anxious. I’m very appreciative of the service”

Helping Amy get back on her feet

Following treatment for cancer, Amy couldn't return to work due to the physical symptoms she was experiencing.

What's more, during this time she had a baby, but wasn't allowed to take any strong medication to ease her pain. She was referred to our Clinical Team to see if they could help.

Throughout the whole process, a rehabilitation specialist kept in touch with Amy to monitor her progress and give advice.

After three months, Amy found successful ways to manage her pain levels so she could get on with life and follow her dream of becoming a nursery nurse.

“After my personal, tailored support meant I found new ways to manage my pain. After three months I was able to pursue new career options.”



Supporting Idris through tough times

Mental health issues can come out of nowhere. One minute you can be feeling OK, the next your whole world is tumbling down. That's exactly what happened to Idris.

He was suffering with mental health due to a dispute with his manager. He'd been having counselling sessions through his Employee Assistance Programme, but they were coming to end, and his symptoms hadn't improved.

Idris had income protection from L&G, so we referred him to our Clinical Team to help him get back to work in a positive state of mind. He wanted to work towards a better relationship with his manager. They worked with him to create a relapse prevention plan, reducing the likelihood of future absences.

“Thanks to L&G’s specialist teams, I had quick access to expert treatment and felt well enough to return to work.”





Getting Richard moving again

Richard, whose lower back injury left him bedridden and unable to work.

Pain or injury to the joints, muscles, tendons, ligaments or nerves are known as musculoskeletal injuries and is one of the most common causes of absence from work.

Richard's GP referred him for six sessions of physiotherapy but couldn't continue treating his symptoms because of long waiting lists of other patients. Richard had to leave his job because of his injury, as the pain was severely affecting his sleep and mood.

He became depressed and anxious, and found simple everyday tasks like washing and eating difficult to manage. He was referred to our Clinical Team, who gave him advice and practical tips about establishing a routine and giving his day purpose.

The team also referred him for further treatment, which meant Richard received six sessions of physiotherapy and had 11 sessions of cognitive behavioural therapy.

Within four weeks of his referrals being made, Richard was able to go back to work doing a different job that allowed him to manage his pain more easily.

“A structured and phased rehabilitation meant I became physically and mentally ready to return to full time work within four weeks of my referrals”.

Finding a path to take

Jacqui called our Care Concierge service about her father, Mike.

Mike has Alzheimer's and lives at home with his wife, Shirley. Being a carer for Mike was becoming too difficult for Shirley so the family decided to put a care plan in place.

Jacqui rang Care Concierge and explained the situation. She explained she might need a care home for her Dad, but it was hard to know where to start or what to look for.

Here's how our care experts supported Jacqui and her family.

1. First we talked through the support the family felt Mike and Shirley might need and suggested requesting a care and carers assessment from their local authority.

2. Next we discussed some of the funding options and reassured Jacqui that if Mike needed a care home, the family home would not be used to cover the cost due to Shirley living there. Also that Mike could pass back some of his pension to Shirley.

3. After the call, we contacted dementia-specialist home care agencies and care homes to gauge their availability, price and suitability.

4. We then sent Jacqui a report detailing the suitable care providers in the area, saving her hours of research time. We also summarised the key points we'd covered in our call so that Jacqui had everything at hand to refer to.



We design for life's what-ifs



Protection needs to fit every customer, every time. And no two lives are the same. This means having broad options and built-in flexibility for unique circumstances and life changes.

Experience has taught us there are challenges you might not even think of. But if they happen, we'll be ready for life's what-ifs.

Our Core products

Our promise is to be there when you need us, with solutions designed around your needs, built for life.

Life insurance

Offers financial protection for your loved ones if you pass away.

Income protection

Provides a monthly benefit if you can't work because of an illness or injury.

Critical illness cover

Pays a lump sum if you are diagnosed with one of the critical illnesses we cover.

Business Protection

If you own a business, helps you stay in business if you lose an owner or a key employee.



Our value-added services: Umbrella Benefits

Our commitment goes beyond finances, because we know it takes more than money to truly heal.

Our three value-added services are **included at no extra cost** and here for you, your family, for every generation, at every stage.

Wellbeing Support

From the moment your policy starts our experienced registered RedArc nurses offer compassionate, personalised support, whether you're worried about treatment options, feeling lost after a diagnosis, struggling with your emotions or even need a second medical option.

Care Concierge

Available from day one of your policy, our care specialists provide free, personalised support, helping you explore all available options and funding pathways tailored to your loved ones' needs.

Rehabilitation Support Service

Included with your income protection policy, from the moment you claim, our in-house team of healthcare professionals can help you. Recover physically, emotionally and mentally and get back to daily life at your own pace.

Wellbeing Support is provided by RedArc Assured Limited. Care Concierge is available to Retail Protection customers who have had a protection policy since 20th July 2023 can access the service.



Speak to your adviser to find out more

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