



# Stephany's story

A real-life story of a customer who made a claim when she lost her baby during pregnancy



In March 2020, Stephany contacted her financial adviser for advice on protecting her family. As a single mum who was renting a property, she wanted to make sure her two-year old daughter would be taken care of if anything happened to her. Stephany had previously lost a son when she was 30 weeks pregnant, so she wanted to make sure that the policy would cover pregnancy complications if she were to have another child.

Royal London provided her with all the cover she was looking for, and along with our strong claims track record, we became her first choice.

## Taking out protection

Stephany's plan included Life Cover and Critical Illness with Enhanced Children's Critical Illness Cover - so when she found out she was pregnant again in the summer of 2020, she had some peace of mind that if anything should happen during her pregnancy, she would be covered.

Sadly when she was 21 weeks pregnant, Stephany lost her second son after going into premature labour.

## The claims experience

It was a complicated claim, but once the claims team received the medical information they needed, Stephany received a payment following the tragic loss of her son within a matter of days.

This allowed her to take extra time off work to be with her daughter, making precious memories together, and remembering both beloved boys.

## The benefits of a Royal London plan

Stephany's heart-breaking story highlights the importance of protecting loved ones as early as possible.

With a Royal London plan, your clients can choose to add Enhanced or Standard Children's Critical Illness Cover, or they can leave it off entirely so they're not paying for a benefit they don't need. With Enhanced Children's Cover, they'll be covered for the main conditions, additional conditions, pregnancy-related conditions and child-specific conditions.

And don't forget if at any time during the term of their plan, your client or their partner and children, suffer a serious physical or mental illness, injury or bereavement, our Helping Hand support service will be there for them.

For more information on how we can support you and your clients, please speak to your usual Royal London sales consultant.

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 client's insurance contract with us, so can be amended or withdrawn at any time. This means that your client's access to these services could be amended or withdrawn by us in the future.

“ Once Royal London received the medical information they needed, they turned things around quickly and I received the payment within a few days. ”



In 2022 we paid **95.1%** of all Children's Critical Illness claims, helping **97** families at a particularly difficult time<sup>1</sup>.



We paid out over **£1.89m** in Children's Critical Illness claims<sup>1</sup>.



We paid out **£60,000** for pregnancy complications<sup>1</sup>.



[royallondon.com](http://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.**

All of our printed products are produced on stock which is from FSC® certified forests.

The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The firm is on the Financial Services Register, registration number 117672. It provides life assurance and pensions. Registered in England and Wales, company number 99064. Registered office: 80 Fenchurch Street, London, EC3M 4BY. Royal London Marketing Limited is authorised and regulated by the Financial Conduct Authority and introduces Royal London's customers to other insurance companies. The firm is on the Financial Services Register, registration number 302391. Registered in England and Wales company number 4414137. Registered office: 80 Fenchurch Street, London, EC3M 4BY.