

bright grey[®]

a division of Royal London

A man and a woman are smiling and posing for a photo outdoors. The man is on the left, wearing a dark jacket and a blue and white striped shirt. The woman is on the right, wearing a brown jacket and a blue and white patterned scarf. They are standing in a grassy area with trees and a lake in the background. The lake has some colorful boats or structures on it. The overall scene is bright and cheerful.

**I would
recommend
Bright Grey
to anyone**

Carla's story

“I don't know what I would have done without the payout. It's been a life saver.”

When Carla Apruzzese's husband Lorenzo died in August 2009 of sudden adult death syndrome, the cause of death was initially unknown. Carla had to wait an agonising 5 months for an autopsy and inquest to be carried out before a conclusion could be reached.

Fortunately Lorenzo had a Life Cover plan with Bright Grey, so when Carla phoned us, we gave her one point of contact who kept her up-to-date on the progress of the investigation. And just 2 weeks after the cause of death was determined we paid her claim.

Carla was reluctant to check her plan initially because she couldn't remember what she and her husband had covered themselves for, but was relieved to find that she didn't have to panic. "We chose to insure our mortgage and a little extra, which has meant I've also been able to cover the bills and outgoings, and invest the rest."

Carla – who moved to the UK with Lorenzo from South Africa 10 years ago – says buying the cover was the best thing they ever did. "I'm alone in this country and have no one else to turn to for financial support. The payout was a life saver."

Carla says that Bright Grey has been "excellent". "When you're in this situation you realise that it's the little things that count so much," she says. "The claims process went so smoothly – there was never any fuss.

"I also received a card in the post telling me that counselling was available through Helping Hand, which actually made me cry. I keep it on my fridge to remind me that there's someone there. It's not something I would necessarily go and look for by myself, so to have it offered is such a relief."

She adds: "I don't know what I would have done without the payout. Life would be completely different. I would recommend Bright Grey to anyone."

We want to pay your claim

We've all heard stories about insurance plans not paying out, but despite the headlines, non-payment is not the norm. Insurance companies genuinely want to pay your claim, and Bright Grey is no exception.

Last year we paid 93% of critical illness claims and 96% of life claims.¹

So what happened to the rest?



5% of the critical illness claims we received we couldn't pay because the illnesses claimed for weren't included on our list. We cover 35 critical illness conditions, which you can read about in our guide 'Tell me more about the illnesses you cover'. As long as the

illness you are diagnosed with is on our list, and matches the definition, we'll pay your claim.

We also declined 2% of critical illness claims and 4% of life claims for 'non-disclosure'. This is when the person applying for the plan didn't give us accurate information about themselves on their form.

Don't forget, we include Helping Hand in every menu plan, which gives you access to your own personal nurse adviser as soon as your plan starts.

What you need to tell us

The information you give us when you apply helps us assess the risks you face, and the terms of your plan, so the more you tell us, the better. Someone who is young and healthy with no family history of illness is less likely to become ill than someone who is older with some existing health problems, so the terms of their plan will be different – and it could cost less.

If you're not sure whether to include something, it's better that you do. And rather than guessing the answer, it's best to check it out. That way we can be sure we have all the information we need to pay you if you make a claim.

Things to remember

- 1 Think carefully about the questions on the application form
- 2 Try to answer them honestly and accurately
- 3 Ask your adviser if you're not sure about what to include

Sources:

- 1 Bright Grey claims statistics.
- 2 Red Arc service analysis.
Both 1 Jan - 31 Dec 2009.



Making a claim

We promise to make the claims process as simple and straightforward as we can.

If you need to make a claim your call will come directly to our dedicated claims team.

As well as keeping you up-to-date on the progress of your claim, they'll also offer you one-to-one support from a qualified nurse as part of our Helping Hand service. Your nurse can provide advice, reassurance and coping strategies, or recommend specific services such as bereavement counselling.

We include Helping Hand in every Bright Grey menu plan at no extra cost. Why not ask your adviser for more information?

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