



## ***Bereavement and Probate Telephone Helpline***

**RAM is excited to announce that we have launched a new benefit to enhance and add value to our Group Life Product:**

**A 24 hour helpline to support members of RAM Policies and their families through any bereavement and probate concerns.**

Death and bereavement are inevitable parts of our lives and yet they are rarely talked about. The unpredictability of life means we can never be sure how soon or how often we will face the challenge of this major life event. The death of someone close to us is probably the most severe loss we will ever have to cope with and can affect us in many different ways.

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The Risk Assurance Management bereavement and probate helpline is provided by Health Assured. The service offers support through the bereavement process in a safe, secure and confidential environment.

- 24 hour telephone counselling
- Counsellors are on hand to talk through any emotional problems any time, day or night.
- 24 hour legal and financial information

This element offers access to extremely valuable information provided by fully qualified legal professionals. The team can provide information surrounding the practical issues surrounding a loss, such as wills, grant of probate and inheritance.

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The helpline is available 24 hours a day, 7 days a week, 365 days a year. It offers confidential support for both members and their family. It is available with immediate effect for every member of every existing RAM Group Life Policy and will be added to future RAM Group Life Policies.

**This benefit is completely FREE of charge; our Group Life rates remain unaffected.**

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To use this service, members should simply call free

**0800 030 5182**

at any time of the day or night, quoting the name of their employer.

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**Everyday life and just balancing the requirements of work and home can create pressures for all of us. To assist in achieving this balance, organisations can put a full Employee Assistance Programme in place for a small cost.**

For further information about this service, please visit our website [www.ram-ltd.co.uk](http://www.ram-ltd.co.uk) or call us on 0370 7200 780

***"Combining the security of Lloyd's with the expertise of RAM"***