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**Alex Spencer:** Hi and welcome to Zurich's podcast series. I'm your host, Alex Spencer, and in today's episode we have our guest speaker, Andy Woollon, who is going to talk to us about Zurich Support Services.

**Andy Woollon:** Hi! I'm Andy Woollon from Zurich and I'm a retail specialist presenter in the protection area. I'm also a Zurich protection policy holder myself, so I've got two unique insights into the Zurich Support Services that I'm going to talk about.

**Alex Spencer:** Thanks, Andy. Do you mind introducing the service?

**Andy Woollon:** So exactly what is the Zurich Support Services? Well, it's a free and confidential health and well-being service that's available to all of our protection customers and their families. Key point to say here - it isn't just a service that's available when things get difficult. In other words, it's not just available at the point of any claim. It's available to the customers and their families throughout the lifetime of the policy, which means that it can support them through the ups and downs of life, even before we get to a point of a claim. It's a service that's available 24/7 365 days a year. And it's completely independent because the customers will speak to our independent partner, Workplace Options.

So, how will they know that they've got access to this service? Well, every Zurich policyholder, when they receive their policy documentation, will also receive a flyer which details the service. It has the contact telephone numbers and the like, but if it's anything like myself as a Zurich policyholder, I guess that's probably filed with those policy documents somewhere safe. So, my first point would be certainly for yourselves as advisers and as customers just to get that document out and I don't know, pin it to a board somewhere where it will be in the front of mind if you need support through these difficult times.

**Alex Spencer:** And what are the types of support we can offer?

**Andy Woollon:** They're quite wide-ranging, if I'm honest with you. They range from what I would call work-life type of balance issues, all the way through to clinical, which can include mental health support and counselling. But if I want to go through a couple of these, I mean, 'daily living' sounds quite straight forward, but often people have difficulties. Maybe during searching for a property, searching for nurseries and maybe they need other support day-to-day in the household and the service can refer them to specialist organisations and services.

Then we might move down to family caring. And what do I mean by family caring? Well, this can range from childcare support through to elder care support.

**Andy Woollon** (continued): And again, what the service will do is give you information, resources, give you access to certain organisations that might be able to support health conditions such as strokes, dementia, Parkinson disease.

And certainly, one of the examples of a customer that has used this service in the past is a lady - her and her husband were moving areas to another house, and they had two young children, and they needed to find out some information about which were the best nurseries for their children. You know, Ofsted reviews, all of that sort of thing. They were able to contact the Zurich Support Services, and they were able to give them a short list of nurseries within their immediate area that would have met their circumstances so that they could then do further investigation. So, you know, in terms of that daily life support, it can be down to some of those things that you might not regard the service being there for.

Equally, it can support people through the work environment. So, it can give career coaching. Not only can it give you help with drafting a CV, and interview techniques, but it can also give a free one-hour session with a qualified coach.

And then we got some of those other things in life that and sadly more and more people have been affected by during the pandemic. So, debt and money management issues, legal issues going on. So, it can be anything from, you know helping people better understand their income and expenditure through to negotiations with creditors, support with IVA's bankruptcy. And from a legal perspective where you might have a specific question whether it's work related, personal related or even house purchase related that the service will either be able to go away and find out the information and come back to you or provide links going forward.

And finally, and this probably accounts for 80% of the inquiries that the service received - emotional support. That can take one of two areas both professional counselling and mental health support.

**Alex Spencer:** That's great. Thanks, Andy. So obviously mental health support is so important, especially right now. Can you go into a bit more detail on how we can help our customers?

**Andy Woollon:** Yeah, I mean it's very wide-ranging. So, it will broadly give support on any personal, any mental, any emotional issues, as I said before, throughout the policy or at claim stage. And that puts it into two categories because - let's deal with the claim stage first of all.

So, people could be claiming on bereavement of a loved one or it could be due to a serious illness or somebody off work ill for a prolonged period of time, in which case people, particularly where it's bereavement, might have problems coming to terms with the passing of someone, let alone all of the legal stuff going through maybe the probate process and alike. And that sometimes can really impact on people with depression and other anxiety-based issues.

**Andy Woollon** (continued): But for me, and I think particularly as you said Alex, during the current climate, more and more people across all age generations are suffering with mental health and that can be whether it be low esteem and confidence. And that could stem from the work environment. It could be depression and anxiety, particularly around debt, money management issues. There might be certain personal stress issues that could come from relationship problems, addictions, those type of things. Or it could just be, as so many people nowadays, particularly the younger generations are just struggling with their mental health because of society generally. And all of those things, I'm really pleased to say the counselling service through Zurich Support Service can really help.

So, first of all, you will speak to an appropriate person through the line, and they will be fully qualified and experienced councillors should I say, and if an appointment is then needed, they will sort out suitable councillor, to make an appointment with within two working days of that initial assessment. And make sure that appointment with and contact with that counsellor takes place within five working days.

Now, clearly during the last year counselling has either has been done remotely either over the phone or it can be through a desktop based but going forward and certainly before the pandemic, counselling can take place face-to-face within a 25-mile radius of where the customer actually lives. And we will provide up to six free counselling sessions on a short-term basis. Obviously, if longer term supports needed then further referrals would be made.

I've got a couple of examples that I'd like to share around on some of these particular things. So, the first one, one of our customers in the past who we will call for the sake of this, David. He was finding it very difficult to come to terms with the unexpected death of his father and also his only child. So, not did that mean that he didn't have other family relatives to talk about this with but also was having the uphill task of dealing with all of the HMRC, the probate forms, having to sell the property and it was all getting a little bit on top of him. So, he contacted the Zurich Support Services.

This is and through a series of telephone-based counselling sessions, the councillor has helped him deal with his emotions that he was feeling and used what they would call a goal orientated approach to help him resolve those issues quicker. In other words, setting achievable goals that he could then reflect back on that he had achieved and moving him into the sort of the more positive area.

The second layer of support that he was doing was because he was struggling with understanding all these HMRC and probate forms they put him in contact with a legal consultant that was able to talk him through the process and support him through doing that. So, you know, that's one example.

Do have another example that's far more personal to me. So, not only as a Zurich employee and someone that promotes Zurich Support Services to financial advisers, but also as a Zurich policyholder.

Last year, my son spoke to me, and he was having, I would say, difficulties with his employer.

**Andy Woollon** (continued): So, it was at the time that the obviously lockdown had happened, and pandemic was running rife, and the government announced the furlough scheme. And his employer had said to them that, 'Yes, we're going to put you on furlough, but we still expect you to work from home and we still expect you to do other activities.' Of which my initial conversation with him was, well, I'm not entirely sure that that's correct. And you know, they could be breaking some of the rules of that furlough scheme.

So, long story short, I gave him the contact details for Zurich Support Services together with my policy number. He phones that service, and they were able to give him a legal viewpoint on the dilemma that he faced. They were able to follow that up with an email with the information that he was then able to go back to his employer on to say, you know, 'I don't think this is this is appropriate and it's putting me in a really difficult position that that I don't feel happy about.'

And long story short, he was able to resolve the situation with his employer and in some circumstances, I would say, actually educate him a little bit. And the great thing about the service was that after you've done those initial calls, they then followed it up. I think it was two weeks later to check that he'd been able to resolve it or whether he needed further support. So, you can see how valuable this service can be as a Zurich policy holder yourself, not just at claim stage, but throughout the lifetime of your policy to both yourself and your family, but also as an adviser. If you've got clients, you know, that you've got an ongoing relationship with and that they sometimes phone you with some of these issues - debt, money management or bereavement issues, more likely problems that may be their son or daughters have got - remember that if their a Zurich policy holder, they could use this particular service.

**Alex Spencer:** Andy, thank you so much for joining us today and we hope you've enjoyed listening.

**Andy Woollon:** Thank you, Alex. And thank all the listeners today, but my final word would be I cannot express enough from a personal perspective and from a protection specialist perspective, how valuable this service is to you and our customers.

**Alex Spencer:** Thanks Andy.

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