



For whom?

Bereavement counselling is for anyone who has lost their partner or parent and subsequently receives a payout from elipsLife. We care about your loss. That is why we will support you not only financially, but also in coping with your loss. We do this through our free bereavement counselling service with psychologists from our partner, Royal Doctors. You can read what this involves in this brochure or at www.elipslife.com/en/nld/Rouwcoaching.

Who are RoyalDoctors?

Royal Doctors was set up in 1999 from a personal story (read the story at www.royaldoctors.com/about-royal-doctors).

Royal Doctors' mission statement is 'Connecting People to the Best Care.' That means they always aim to provide the best solution for every patient. Whether this is about visiting the right specialist, getting a virtual second opinion in consultation with your own doctor, or resolving a complex medical case.

For Royal Doctors, no challenge is too big.

Royal Doctors always thinks in terms of opportunities and not limitations.

Royal Doctors is elipsLife's partner for bereavement counselling.

Tailored bereavement counselling

Everyone has different needs when it comes to be eavement support. Because be reavement counselling is personal, we have worked with Royal Doctors to put together three different programmes of be reavement support. The service is free of charge at each level.

Programme 1: Personal 1:1 counselling

You can start an introductory consultation with a bereavement counsellor immediately. The online interview takes about 30 minutes. You then plan up to six individual online sessions with your bereavement counsellor. You decide on the discussion topics together with your counsellor. Entirely at your own pace. All the bereavement counsellors are BIG-registered psychologists. That means that these psychologists are covered by the BIG Act (Healthcare Professionals Act), which monitors quality of care. Psychologists who are listed in the BIG register have completed training beyond their university master's degree.

Programme 2: Webinar

You also have the option of attending a webinar. Royal Doctors organises four webinars a year. This will teach you all about mourning and how to deal with it. A maximum of ten participants per webinar take part, and you can take part anonymously.

Programme 3: Bereavement day events

Twice a year, Royal Doctors organises a physical event around bereavement. During this day, you will gain more insight into the mourning process. Bereavement experts are engaged to share with you their insights around mourning. Different perspectives on bereavement are discussed. This is a day packed with information on bereavement and how to cope. During this day, you will also discover practical exercises that can help you process the loss. A maximum of 15 participants take part in the day.

We answer your questions

On the next page, we have tried to answer your possible questions in advance. If you have questions that are not yet listed here, feel free to ask.

Who can use bereavement counselling?

All the family relatives who are covered by elipsLife may use bereavement counselling.

Can I use different forms of bereavement counselling?

Yes, you can use all the forms of bereavement counselling - you don't have to choose.

Can I bring someone with me to the sessions?

Of course, you can always bring a trusted person with you to the sessions. There is no charge for this.

For how long am I entitled to bereavement counselling?

From the start of the insurance payout, you can use the bereavement counselling for three years. You can start at any time within those three years. The number of sessions of 1:1 counselling is a maximum of six, but of course, in consultation with your counsellor, you can continue the bereavement counselling afterwards at your own expense.

Can I stop the counselling at any time?

You can stop the bereavement counselling whenever you want.

Is the bereavement counselling mandatory?

The bereavement counselling is optional.

What does bereavement counselling cost?

Bereavement counselling is a service offered by elipsLife free of charge.

Will using bereavement counselling affect my payout?

Using bereavement counselling will not affect your payout.

Will I be counselled by professional bereavement counsellors?

All the bereavement counsellors are BIG-registered psychologists (i.e. registered under the Healthcare Professionals Act). This means that these psychologists are covered by the BIG Act, which monitors quality of care. Psychologists included in the BIG register have completed training after their university master's degree.

Royal Doctors is a Belgian company. Are the bereavement counsellors also Belgian?

All the bereavement counsellors are Dutch. Conversations in English are also possible.

Will the content of my conversations be shared with elipsLife?

Participation is always anonymous, unless you wish otherwise. Every part of the bereavement counselling is supervised by the specialists at Royal Doctors. No information is shared with elips Life.

What should I do if I want to use bereavement counselling?

You can apply at www.elipsLife.com/en/nld/rouwcoaching or directly at www.royaldoctors.com/rouw.



What is bereavement?

Coping with loss is also known as mourning. When you lose a loved one, time stands still for a while. But gradually the grief and loss will have to find a place in your life. The transition from your old life with your loved one to a new life without him or her is called mourning. Mourning is different for everyone.

Symptoms of mourning

Mourning can be accompanied by various symptoms and complaints. This is different for everyone. Because we all mourn in our own way. So, don't compare yourself with anyone else. Nothing is right or wrong when it comes to mourning. Common symptoms of mourning are:

- Loneliness
- Headaches
- Sadness
- Reduced appetite
- Fatique
- Concentration problems

How long does mourning last?

Mourning takes time. And you have to take that time. Often, people around you will expect the mourning period to be over after six months. But this is not the case for everyone. The mourning process differs from person to person and generally lasts several years, during which you go through grief processing stages, switching back and forth between loss and recovery efforts. Only when grief has found its place, and you can remember the person without mourning, can you say you have accepted the death of a loved one.

5 stages of mourning

1. Denial

A feeling of numbness is common in the first few days after a death. Some people initially carry on as if nothing has happened. Even if we know in our heads that someone important to us has died, it can be hard to believe that they are not coming back. It is also very common to feel the presence of someone who has died, to hear their voice or even to see them.

2. Anger

Anger is a completely natural emotion, and not unusual after someone dies. Death can seem cruel and unfair, especially if you feel the person died before their time or if you had plans for the future together. It is also common to be angry at the person who died, or angry at ourselves for the things we did or did not do or say before their death.

3. Negotiation

When we are in pain, it is sometimes hard to accept that there is nothing we can do to change things. Negotiation is when we start making deals with ourselves, or perhaps with God or Allah if we are religious. We want to believe that we will feel better if we act in a certain way. It is also common to keep going over the past and asking a lot of 'what if' questions, wishing we could go back and change things in the hope that they might have turned out differently.

4. Sadness and depression

Sadness and longing are what we think of most often when we think of mourning. This pain can be very intense and come in waves over many months or years. Life can feel as though it no longer has any meaning, which can be frightening.

5. Acceptance

Grief comes in waves and it can feel like nothing will ever be right again. But gradually, most people find that the pain subsides and it is possible to accept what has happened. We may never get over the death of a loved one, but we can learn to live again while keeping the memories of those we have lost close to us.

Bereavement counselling - contact details

If you would like to use bereavement counselling, please contact RoyalDoctors on **0031 85 107 0907** or info@royaldoctors.com.

Who are elipsLife?

Who are we? We are elipsLife. Our Dutch office is located in Hoofddorp. We have been established in the Netherlands since 2011. ElipsLife is a young and modern international insurer, specialising in the insurance of risks of death and occupational disability. We Care – that is our purpose. We make every effort to help our customers as much as possible. elipsLife is part of the Swiss Life group, This means that you are insured with a financially sound company.