



# ADVISERS KIDS NEED YOU.

## CHILDREN'S CRITICAL ILLNESS PROTECTION

# LET'S GET KIDS COVERED

Research from Young Lives vs Cancer, sponsored by Guardian, reveals each year in the UK around 4,000 children and young people are diagnosed with cancer.

However, some insurers only offer children's critical illness cover if the parents buy critical illness cover themselves, leaving many children without access to the cover they need.

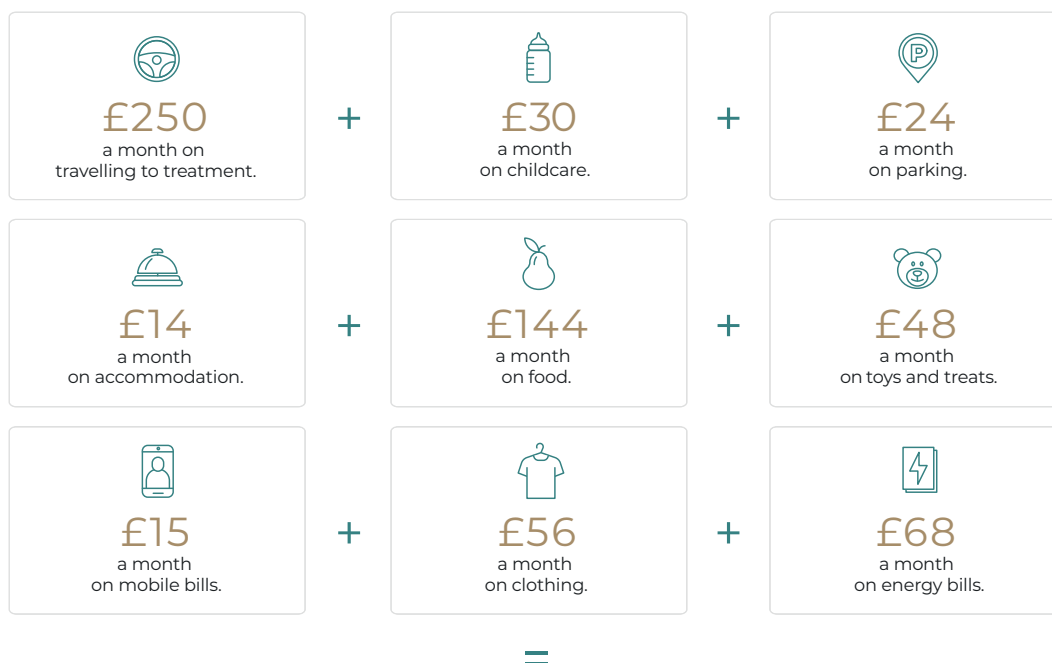
We think kids deserve better.

# THE NEED TO PROTECT CHILDREN

When selling protection, it's easy to focus on the parents. After all they're the breadwinners. But as the research shows, the cost and time needed to take care of an ill child can have a devastating effect on the household's income and the parents' ability to earn.

## THE PRICE OF DIAGNOSIS

Young cancer patients and their families face a range of extra monthly costs, including...



This adds up to an average extra cost of almost

**£700** a month

## THE IMPACT ON EARNINGS

And the burden of these additional monthly costs is compounded by a loss of income caused by parents taking time off work to take care of their ill child.

**71%**  
of families with young cancer patients experience a loss of income.

**£6,117**  
a year is the average income loss of these families.

**31%**  
of these families experience a loss of income of more than £10,000 a year.

# WHY RECOMMEND GUARDIAN?

Our approach to Children's Critical Illness Protection isn't typical. But we do believe it's better. Here are 8 good reasons.

- 1 OUR CHILDREN'S CRITICAL ILLNESS PROTECTION IS AN OPTIONAL EXTRA**  
Whilst some providers only include children's critical illness cover with adult critical illness cover, ours can be added to any type of adult cover, anytime.
- 2 WE OFFER HIGHER COVER AMOUNTS**  
Parents can choose any amount between £10,000 and £100,000, limited to their own cover amount.
- 3 ADD ONCE AND EVERY CHILD IN THE FAMILY IS PROTECTED**  
All natural children, step or adopted children, those your clients are legal guardians for or have been granted parental responsibility are covered until age 23.
- 4 IT'S AFFORDABLE**  
For around £10 a month, parents can add £50,000 of Children's Critical Illness Protection.
- 5 MARKET LEADING DEFINITIONS**  
We cover 60 common critical illnesses, 6 child-specific conditions, and 22 additional payouts. This excludes pre-existing medical conditions, symptoms and investigations.
- 6 PREMIUM WAIVER COMES AS STANDARD**  
If the adult claims Premium Waiver the monthly premium for the children's cover is waived as well.
- 7 INCLUDES FUNERAL COVER**  
If a child who is covered dies, we'll pay out £10,000 for funeral costs.
- 8 EXTRAORDINARY CLAIMS SUPPORT**  
Our HALO service can offer tailored support, such as medical treatments, counselling, and legal support at the point of claim.

# TAKING BETTER CARE OF FAMILIES

With Guardian, policyholder and their children benefits from our additional support services.

## CLAIMS SUPPORT

### HALO

#### Tailored support when it's needed most

Should your child fall ill, our Claims Team is on hand to help with vital services. They can arrange medical treatments, counselling, and legal support to make sure families get the help they need.

- A face-to-face second medical opinion
- Support with home, family and childcare issues
- Specialist therapy for neurological conditions
- Nursing support following diagnosis and treatment
- Bereavement counselling
- Therapies to ease the consequences of treatments
- Support and guidance to navigate the NHS
- Counselling to help families cope with serious illness.

## EVERYDAY SUPPORT

### Anytime

#### Free access to a GP 24/7 and a second medical opinion

All policyholders and their families also get free access to a doctor by video call and a face-to-face second medical opinion anytime, without the need to claim on their policies.

Find out more at:  
[adviser.guardian1821.co.uk](https://adviser.guardian1821.co.uk)

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