

CORONAVIRUS (COVID-19) INFORMATION FOR POLICYHOLDERS

18 MAY 2020

No matter who you are, young or old, single or married, employee or employer, COVID-19 is affecting everyone. We're all living it together and facing uncertainty. However, we want you to know that your Guardian protection policy is here to protect you, and your policy has not changed as a result of COVID-19. To check what you're covered for, please read your **policy terms and conditions** which you can download from your **MyGuardian** account.

Please call us on 0808 123 1821 or email heretohelp@guardian1821.co.uk if you need any help at all. Alternatively, if you have any questions about your policy, what it covers, or why you need it, we recommend you speak to your Financial Adviser in the first instance.

Can I make a claim for COVID-19?

If you have Life Protection, or Combined Life and Critical Illness Protection and you die due to COVID-19, we'll pay your claim.

COVID-19 is not one of the critical illness definitions included in your policy. So, we won't pay out under your stand-alone Critical Illness Protection, or for the critical illness part of our Combined Life and Critical Illness Protection if you're confirmed to have COVID-19.

If you have Children's Critical Illness Protection and an eligible child dies before they reach their 23rd birthday, we'll pay out £10,000 as a contribution towards funeral costs in addition to any other benefits paid.

As ever, we'll look to pay a claim if you meet any of the definitions listed in your **policy terms and conditions**.

Regardless of the cover you have, you may be able to claim under **Premium Waiver**. If you're unable to work due to sickness or injury and your regular net paid income has reduced by 25% or more as a result, you may be able to claim under Premium Waiver. Premium Waiver means we'll pay your monthly premiums if you've been unable to work with a reduction in net income for more than 4 weeks. We'll pay your monthly premiums until you're able to return to work (or you retire, or your policy expires).

You can also claim under our Premium Waiver if you've involuntarily lost your job or been made redundant. Premium Waiver pays out if you're in employment on or after the first anniversary of your policy, and as a result of involuntarily losing your job or being made redundant you're no longer working. In this case, we'll waive your premiums for up to 6 months. You can't claim under Premium Waiver if you've been furloughed under the Government scheme. You'll find more information about Premium Waiver in **your policy terms in conditions**.

If you need to make a claim, please call us on 0808 173 1821

I'm having financial difficulties as a result of COVID-19; can Guardian offer any support with my monthly premiums?

In times of financial difficulties, it's understandable you want to cut outgoings. You may be thinking the only option you have is to cancel your cover but please remember why you took out your policy in the first place and please speak to your Financial Adviser before you do anything.

Protection insurance gets more expensive the older you get, so bear that in mind if you were planning to cancel and restart at a later date. Cancelling now due to short-term financial difficulties could have a longer-term financial impact. Your Financial Adviser will be able to give you the advice to best suit your needs.

If you're facing financial difficulties and unable to pay your monthly premium as a direct result of coronavirus (COVID-19), we may be able to support you. Please give us a call or send an email to discuss.

Please call us on 0808 123 1821 or email heretohelp@guardian1821.co.uk to discuss your options.

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