



ADDITIONAL SERVICES

A PAYOUT ALONE IS NEVER ENOUGH

Our policies provide much more
than financial protection.

We recognise that at the point of claim and throughout
life people need access to specialist care. That's why our policies
come with 2 complementary support services:

HALO & *Anytime*

GUARDIAN¹⁸²¹
LIFE. MADE BETTER.

CLAIMS SUPPORT

HALO

An extraordinary claims support service, because there's no such thing as an ordinary claim.

The support needs of each claimant and their immediate family are unique. That's why we don't simply offer a defined list of support services.

Instead, we take time to understand the claimant's situation and then work with our professional partners to recommend a tailored support package. And for Income Protection claimants, we offer specialist services designed to help them get back to work at a pace that's right for them.

The support offered could consist of specialist medical consultations, rehabilitation treatments, counselling, legal and financial advice, and even assistance with household tasks.

EXAMPLES OF THE SUPPORT HALO CAN OFFER

- Second medical opinion from a UK Consultant
- Specialist therapy for neurological conditions
- Finding a solicitor to handle probate
- Bereavement counselling
- Nursing support following diagnosis and treatment
- Estate planning following a terminal illness diagnosis
- Counselling to help families cope with serious illness
- Therapies to ease the consequences of treatments
- Physiotherapy to aid rehabilitation
- Help to draw up a power of attorney
- One-to-one support from specialist cancer nurses
- Support and guidance to navigate the NHS
- Signposting to employer or state benefits
- Support with home, family and childcare issues



THE EXPERTS BEHIND HALO

To make sure we take the best care of policyholders, we've partnered with the best. Here's a small selection of the partners who help us bring HALO to life.

The healthcare and legal experts available through our support services are provided by the following organisations:



Provides specialist therapy and support for claimants diagnosed with a neurological condition. This could include Parkinson's disease, motor neurone disease, a stroke, or an injury to the brain, spine or central nervous system.



Provides personalised legal advice and continued support for claimants. They can advise on a range of complex issues faced by bereaved families and critically ill policyholders including care planning, estate and tax planning, powers of attorney, wills and financial matters.



Provides specialist nurses who give claimants and their families practical advice and emotional support to help them cope with the impact of illness, disability, trauma and bereavement. The service also provides face-to-face second medical opinions and access to alternative therapies and counselling.

EVERYDAY SUPPORT

Anytime

Free access to a GP 24/7, second medical opinions, emotional wellbeing consultations and aches and pains consultations anytime, without the need to make a claim.

With Anytime, every policyholder has unlimited access to a GP 24/7, experts for second medical opinions, emotional wellbeing consultations and assessments to help alleviate and prevent general aches and pains.



GP 24/7

The Anytime GP service is available to policyholders, 24 hours a day, 7 days a week, 365 days a year, from wherever they are in the world.

Booking an appointment couldn't be easier. Policyholders can simply call our Anytime service team and select a suitable time and day to talk to a GP by either video or phone.

All GPs are practicing doctors and a translation service is available for patients who don't speak English.



SECOND MEDICAL OPINION

The second medical opinion service offers a confidential, face-to-face consultation to policyholders following the diagnosis of a life-changing or life-threatening condition.

If the policyholder has Children's Critical Illness Protection, all their eligible children are covered too.

Second medical opinions can help the patient make treatment choices and give them an opportunity to ask questions about their condition.

The second opinion will be provided by a UK-based Consultant and come with the ongoing support of a personal nurse adviser.

EVERYDAY SUPPORT CONTINUED



EMOTIONAL WELLBEING CONSULTATIONS

30-minute emotional wellbeing phone consultations to help policyholders cope effectively with life's challenges.

We all face emotional turbulence at some point in our lives. Our emotional wellbeing consultations are designed to help policyholders cope with these difficult times, and help them proactively manage their mental health to help prevent their condition from becoming more serious.

Each consultation is conducted by an expert Emotional Wellbeing Adviser, from a panel made up of registered Mental Health Nurses and Counsellors. They listen to the policyholder's concerns and ask about any personal, work, and health issues that may be impacting their wellbeing and provide advice, signposting and positive coping strategies to help policyholders proactively manage their emotional wellbeing.



ACHES AND PAINS CONSULTATIONS

30-minute phone consultations to help policyholders alleviate and prevent suffering from general aches and pains.

Modern working life has led to many of us spending too much time sitting at desks and working at computer screens. This inactivity can lead to postural problems and muscular imbalance resulting in back and neck pain. Aches and pains consultations are designed to address these conditions.

Each consultation is conducted by an expert, from a panel made up of Physiotherapists and Sports Therapists. They assess the cause of the pain and, where appropriate, share remedial and lifestyle information, exercises and guided videos to help the policyholder feel better, faster.

Please note. Our emotional wellbeing and aches and pains consultations are only suitable for over 18s.

ACCESSING ANYTIME SERVICES

Policyholders can access their Guardian Anytime services as soon as their policy starts.

We'll send them details on how to activate their online **MyGuardian** account in their welcome email. Once activated, policyholders can find the contact numbers for the services in the benefits section.

HALO and Guardian Anytime don't form part of your client's contract with us, and we can change or remove the benefits included at any time.



LIFE. MADE BETTER.

Find out more at:

adviser.guardian1821.co.uk



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