



INCOME PROTECTION

# HARDWORKING COVER FOR HARDWORKING PEOPLE

If you're looking to protect yourself from the financial impact of being unable to work due to illness or injury, our Income Protection is just the job.

Our superior cover makes sure if illness or injury prevents you from working, you'll receive the monthly income you need while you recover.

**GUARDIAN**<sup>1821</sup>  
LIFE. MADE BETTER.

# WHY CHOOSE GUARDIAN INCOME PROTECTION?

Our policies have the features and options to shape your cover to your situation and budget.

## 1 WE PAY OUT IF YOU'RE UNABLE TO DO YOUR ACTUAL JOB DUE TO ILLNESS OR INJURY

Most insurers pay out if you're too ill to carry out tasks that they associate with your generic occupation. However, these tasks can differ from those you're actually required to do as part of your own job. And that means the insurer could decline to pay your claim.

At Guardian, we assess any claim against your ability to carry out the tasks needed to perform your actual job. This means claims are less open to interpretation, so you can be more certain of a payout.

## 2 OPTIONAL CHILDREN'S CRITICAL ILLNESS PROTECTION

Most providers integrate children's critical illness cover with adult critical illness cover. However, our cover can be added to an adult's Income Protection policy.

What's more, unlike some providers, we don't limit the children's cover to £25,000 or a maximum of 25% of the adult's cover.

You can choose any amount from £10,000 to £100,000, limited to your cover amount.

## 3 PREMIUM WAIVER AS STANDARD

If you're unable to work, we waive your premiums after 28 days, no matter how long your deferred period is. This means you don't pay your premiums while you're too ill to work.

This is commonly known as 'waiver of premium' – most insurers charge extra for this option. At Guardian, it comes as standard.

## 4 CHOICE OF COVER OPTIONS

We offer a choice of cover options to allow you to shape your cover to your needs and budget. You can choose a full-term payment period, or a 2-year payment period which will reduce your premiums.

You also have a choice of deferred periods (this is the length of time you wait after you're unable to work before receiving your first payout). The options are 4, 8, 13, 26 and 52 weeks.

## 5 CHOICE OF PAYOUT DATE

If you claim, you can choose to receive payouts weekly or monthly. And you can choose which day of the week, or date of the month you receive your payout. So, you don't need to rearrange standing orders and direct debits.

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**COVER UP TO 65% OF YOUR ANNUAL EARNINGS**

You can cover a maximum of 65% of annual earnings up to £60,000, 50% of annual earnings over £60,000 and up to £100,000, and 45% of annual earnings over £100,000.

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**MINIMUM COVER GUARANTEE**

If, at the point of claim, your earnings have fallen and we're unable to pay you the cover amount based on your previous higher salary, we guarantee a minimum monthly payout of your cover amount or £1,500, whichever is lower.

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**UNPAID WORK BREAK**

If you take an unpaid work break – such as a sabbatical or unpaid parental leave – for up to 12 months, you can reduce your monthly premiums by reducing your cover to 10% of your cover amount, or a minimum of £2,500 a year, whichever is higher.

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**HOSPITAL COVER**

If, during your deferred period, you're admitted as an in-patient to a UK hospital for 7 consecutive nights or more, we'll pay you £150 a night up to a maximum of 90 nights.

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**GUARANTEED INCREASE OPTION**

If, before you turn 55, you get married, have a child, move to a new house or get a pay rise, you can increase your cover with no further underwriting, medical evidence or application forms.

**Terms and conditions apply. Please speak to your Financial Adviser for more information.**



# TAKING BETTER CARE OF YOU

Our Income Protection doesn't just offer hardworking cover, it also comes with additional support services:

## CLAIMS SUPPORT

# HALO

### Tailored support when it's needed most

If you become too ill to work, from the moment you let us know our Claims Team will be on hand to offer additional support designed to help you get back on your feet at a pace that's right for you. This could include:

- Support for mental health conditions
- Physiotherapy
- Support for self-management of health conditions
- Psychological intervention
- Career counselling and work-focused coaching
- Support for cancer and long-term conditions
- Help with persistent pain and debilitating fatigue
- Bereavement counselling
- Specialist therapy for neurological conditions
- Nursing support following diagnosis and treatment
- Therapies to ease the consequences of treatments

## EVERYDAY SUPPORT

# Anytime

### Free medical expertise on hand, anytime

We're not just here for you when you need to claim. With Guardian Anytime you get free access to vital medical expertise anytime you need it.

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

Speak to your Financial Adviser for more information.

[guardian1821.co.uk](https://guardian1821.co.uk)

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