

# HAPPY POLICY ANNIVERSARY

Thank you for continuing to choose  
Guardian to protect you and your family.

A lot can change in a year, so it's important to make sure your protection keeps pace with your life. Moving house, changing job, getting married, or having a baby are just some of the reasons why you should review your cover. Whenever your circumstances change, it's always a good idea to review your protection needs with your Financial Adviser.

You'll find a summary of your cover in your cover summary document in your MyGuardian account.

[MyGuardian](#)

## An important note for Income Protection policyholders

If your annual earnings have changed since you took out your Income Protection, we recommend you speak to your Financial Adviser to make sure your cover is still right for your needs. This is particularly important if your earnings have reduced because any claim you make will be calculated on your annual earnings at the point you make the claim, not when you took the cover out.

If you haven't reduced your cover when you make your claim, we can only pay up to the maximum cover you're allowed so please make sure you're not paying for cover that you can't claim for.

You can check how much cover you're allowed based on your new annual earnings using our [cover calculator](#), or speak to your Financial Adviser who can make sure you have the right cover amount.

## A reminder of the key benefits of your cover

As well as the comprehensive cover provided by your Guardian policy, we'd like to remind you of some of the other key benefits you have as part of your policy:



### We'll pay your premiums if you're too ill to work

For an insurance policy to remain in place monthly premiums must be paid no matter what.

Your policy includes Premium Waiver, which means we'll pay your monthly premiums for you if you're too ill to work. What's more, depending on the cover you have, we may also pay your premiums for up to 6 months if you're made redundant or take maternity or paternity leave.



### No hassle cover increase

There are times in your life when you might want to increase your cover quickly and easily.

For example: if you get married, enter into a civil partnership, adopt, or have a child, buy a bigger house, or get a large pay rise, you can increase your cover without your application being subject to any underwriting assessment or medical evidence. See policy terms and conditions for more details.



### Free access to medical advice

We're not just here for you if you need to claim. Guardian Anytime gives you free access to:

- A GP 24/7 via video or telephone
- Face-to-face second medical opinions in the event of serious illness
- Mental wellbeing consultation helpline
- Aches and pains consultation helpline

You'll find all the details, including telephone numbers in your MyGuardian account.

## How to make a claim

If you need to make a claim, please call us on **0808 173 1821** or speak to your Financial Adviser. We'll register your claim and talk you through the process.

Thank you for choosing a Guardian policy. We're always here for you.