

WHY OUR DUAL LIFE APPROACH IS BETTER



WHEN **BECKY** LOST HER HUSBAND SHE LOST HER LIFE COVER TOO

15 years ago, Becky and her husband Dave bought a joint life policy. But it wasn't till Becky made a claim that she realised the flaw in the plan.

A joint life policy only pays out once, on the first death, and is then terminated. So, although Becky received a payout after Dave died, she then found herself without life cover of her own.

It left her in a difficult situation. As a breast cancer survivor with 2 children, she still needed financial protection. But because of her age and medical history, finding cover again would prove costly, if not impossible.

BECKY IS NOT ALONE

22.7%

OF ALL LIFE INSURANCE
POLICIES SOLD IN 2019
WERE JOINT LIFE

Source: Swiss Re, Term & Health Watch 2020

THAT'S WHY, AT GUARDIAN WE DO THINGS DIFFERENTLY

We don't offer joint life. Instead, we offer a dual life approach where both partners' cover is kept separate within a single policy. That way if either partner dies, the other is still covered.

Our dual life approach still only requires a single quote, application and direct debit. Plus, customers receive a multi-life discount.

So, compared to the cheapest joint life policy, customers get double the amount of cover for just a few pence more.

For more information and policy terms and conditions please speak to a financial adviser.

Becky is a fictitious character whose story has been created for illustration purposes.



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