



CHILDREN'S CRITICAL ILLNESS PROTECTION
CHILDREN NEED
PROTECTION TOO

Because no parent should have to worry about money as well as a critically ill child.

It's easy to overlook critical illness cover for children. Typically, the focus is on adults because they earn the household income. However, having to care for an ill child can prevent parents and guardians from working. That's why it's well worth having.

BETTER COVER FOR KIDS

Children's critical illness cover pays out a lump sum if a child becomes critically ill, so you can step back from work and support them through treatment and recovery.

But why choose Guardian to protect your family? Well, we do several things differently to make sure your children are simply better protected.

1 COVER CAN BE ADDED TO ANY TYPE OF ADULT POLICY

Typically, children's critical illness cover is automatically included with adult critical illness policies. This means that if you only want life cover, or you're not eligible for critical illness cover yourself, you can't have children's critical illness cover.

That's why at Guardian we've made children's critical illness cover an optional extra which can be added to either parent's stand alone life, stand-alone critical illness, combined life and critical illness or income protection policy at any time.

2 MORE CONTROL OVER THE AMOUNT OF COVER

Although most providers include children's critical illness cover with adult critical illness cover, the amount is usually limited to £25,000.

At Guardian, we don't believe £25,000 gives you the financial breathing space you need to look after an ill child, so with us you can choose any amount between £10,000 and £100,000, to a maximum of your own amount of cover.

3 DEFINITIONS DESIGNED TO PAY OUT FAST

When a child is critically ill, a prompt payout is essential. So, in most cases confirmation from a UK Consultant is all we need to pay out. We do everything possible to avoid the need for further questions or evidence which can lead to uncertainty and delay.

KEY FACTS ABOUT OUR COVER

23

THE AGE EVERY CHILD IS COVERED UP TO

£100,000

MAXIMUM COVER AMOUNT

£10,000

FUNERAL BENEFIT FOR EVERY CHILD

59

COMMON CRITICAL ILLNESSES COVERED

6

CHILD-SPECIFIC CONDITIONS

cerebral palsy, cystic fibrosis, Down's syndrome, hydrocephalus, muscular dystrophy, spina bifida

23

ADDITIONAL PAYOUT CONDITIONS



4 **ADDITIONAL PAYOUTS MADE ON EARLY DIAGNOSIS**

For early-stage diagnosis of 23 illnesses we pay out an additional 25% of the amount covered and an additional 10% for a diagnosis of low-risk non-melanoma skin cancer.

What's more, if any of these illnesses reoccurs and develops to meet our critical definition, we'll make a further payment of the full amount covered.

5 **EVERY CHILD IS COVERED**

If you add our Children's Critical Illness Protection to your policy, you or your partners natural, step or adopted children and those for whom you're the legal guardian or have been granted parental responsibility for are all covered. All the children you have now, or in the future, will be covered from birth to their 23rd birthday.

6 **YOU ONLY START PAYING FOR IT WHEN YOU NEED IT**

Because most providers include a limited amount of children's critical illness cover as standard, you could find yourself paying for it even if you don't have kids yet. At Guardian, you can simply add the cover to your own policy when you decide to have children, so you only start paying for it when you need it.

7 **HIGHER FUNERAL BENEFITS SHOULD THE WORSE HAPPEN**

The death of a child is hard to contemplate. But in the rare event it happens, our cover removes the burden of funeral costs by paying out £10,000. Often, other providers only pay out £5,000.

FULL PAYOUT CONDITIONS

If an eligible child is diagnosed with one of the following illnesses or conditions, we'll pay 100% of the amount of cover specified on the cover summary, and the cover for that eligible child will then end.

- Aorta graft surgery
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour
- Benign spinal cord tumour
- Blindness
- Cancer
- Cardiac arrest
- Cardiomyopathy
- Cauda equina syndrome
- Cerebral palsy
- Chronic severe rheumatoid arthritis
- Coma
- Coronary artery bypass grafts
- Creutzfeldt-Jakob disease
- Crohn's disease
- Cystic fibrosis
- Deafness
- Dementia including Alzheimer's
- Down's syndrome
- Drug resistant epilepsy
- Encephalitis
- Gastro-intestinal stromal tumour (GIST)
- Heart attack
- Heart failure
- Heart valve replacement or repair
- Human immunodeficiency virus (HIV)
- Hydrocephalus
- Intensive care benefit
- Interstitial lung disease
- Kidney failure
- Liver failure
- Loss of hand or foot
- Loss of speech
- Major organ transplant
- Motor neurone disease (and specified diseases)
- Multiple sclerosis
- Muscular dystrophy
- Neuroendocrine tumours
- Neuromyelitis optica (Devic's disease)
- Open-heart or structural heart surgery
- Paralysis of limb
- Parkinson's disease
- Parkinson-plus syndromes
- Peripheral vascular disease
- Pneumonectomy
- Primary pulmonary arterial hypertension
- Pulmonary artery surgery
- Removal of urinary bladder
- Respiratory failure
- Spina bifida
- Spinal stroke
- Stroke
- Surgical removal of an eye ball
- Systemic lupus erythematosus
- Terminal illness
- Third degree burns
- Total colectomy
- Traumatic brain injury
- Ulcerative colitis

ADDITIONAL PAYOUT CONDITIONS

If an eligible child is diagnosed with one of the following illnesses or conditions, we'll pay an additional amount. We'll pay an additional 25% of the amount they're covered for, once for each eligible child. The exception being for low-risk non-melanoma skin cancer which pays 10% of the amount they're covered for, up to a maximum of £50,000. The amount covered (on their cover summary) would remain intact should they need it in the future for a further claim.

- Angioplasty
- Brain abscess
- Carcinoma in situ
- Carcinoma in situ of the breast
- Carotid artery stenosis
- Central retinal artery or vein occlusion
- Cerebral aneurysm
- Cerebral arteriovenous malformation
- Connective tissue disorder
- Endovascular procedure
- Lobectomy
- Low-grade prostate cancer
- Non-melanoma skin cancer
- Ovarian tumour of borderline malignancy/low malignant potential
- Pituitary tumour
- Serious accident cover
- Significant visual impairment
- Spinal aneurysm
- Spinal arteriovenous malformation
- Syringomyelia or Syringobulbia
- Testicular cancer of low grade
- Third degree burns (5%)
- Type 1 Insulin-dependent diabetes mellitus

Take the first steps towards protecting your family.
Talk to your Financial Adviser today.





LIFE. MADE BETTER.

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

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