



**Cover reference:** xxxxxx

**Cover:** Children's Critical Illness Protection

**We've improved our Children's Critical Illness Protection  
- at no extra cost to you.**

One of the benefits of your protection policy is that if we make improvements to our critical illness definitions, you don't get left behind as an existing customer. We call this our cover upgrade promise.

Our cover upgrade promise is our promise to you that if we improve our critical illness definitions for new policyholders after your cover has started, we'll give those improved definitions to you as an existing policyholder.

This means that you can claim on any of the definitions listed in your policy terms and conditions, or any improved definitions we subsequently add.

We've got some great news for you. We've raised the quality of your Children's Critical Illness Protection at no extra cost to you. Today we've added 2 new conditions, upgraded the definitions for 11 conditions and made neutral changes to the definitions wording for 12 conditions on your Children's Critical Illness Protection. We've listed the conditions we've updated below.

## 2 NEW CONDITIONS

We're constantly looking at the market to make sure our cover is the very best it can be. So, we've added 2 new conditions to our Children's Critical Illness Protection.

### NEW FULL PAYOUT CONDITIONS

If your child is diagnosed with one of our full payout conditions, we'll pay 100% of the amount of cover specified on your cover summary.

Removal of Urinary Bladder

### NEW ADDITIONAL PAYOUT CONDITION

If your child is diagnosed with one of the following illnesses or conditions, we'll pay an additional amount.

Lobectomy

## 11 UPGRADED DEFINITIONS

The improvements made to these definitions make it even easier for you to claim under.

### UPGRADED FULL PAYOUT CONDITIONS

Benign Brain Tumour  
Cardiomyopathy  
Cerebral palsy  
Cystic fibrosis  
Down's syndrome

Hydrocephalus  
Major organ transplant  
Muscular dystrophy  
Peripheral vascular disease  
Spina bifida

### UPGRADED ADDITIONAL PAYOUT CONDITIONS

Angioplasty

## 12 NEUTRAL CHANGES

We've made some technical changes to our wording for the following definitions. These changes reflect changes in medical diagnosis and treatment for these conditions. These changes don't affect your ability to claim under these definitions.

### UPDATED FULL PAYOUT CONDITIONS

Aorta graft surgery  
Cardiac arrest  
Coronary artery bypass grafts  
Drug resistant epilepsy  
Heart valve replacement or repair

Neuroendocrine tumours  
Open-heart or structural heart surgery  
Pneumonectomy  
Pulmonary artery surgery  
Total colectomy

### UPDATED ADDITIONAL PAYOUT CONDITIONS

Pituitary tumour  
Type 1 insulin-dependent diabetes mellitus



### COVER UPGRADE CHECKER TOOL

To view all the definitions you can claim under, visit our new cover upgrade checker tool by clicking below. This tool is unique to you and lists all the critical illness definitions you're covered for, and any changes we've made to each definition since your policy started. If a definition has changed, you'll see that highlighted in the tool.

Where a condition has more than one definition, you can claim under any of those. We'll consider your claim against all of the definitions and pay out if it meets one of them - unless we've told you you're not covered in your cover summary. You'll always benefit from the very best definition shown.

[DISCOVER THE TOOL](#)



### LOGIN TO YOUR MYGUARDIAN ACCOUNT

To view your policy terms and conditions and all the other details about your cover, including your cover amount and monthly premium, please log into your MyGuardian account, by clicking on the button below.

Your user Id is your email address (the one we've sent this email to). If you don't remember your password, have not yet activated your account, or are having trouble logging in, click 'Can't access your account?' to set your new password.

[LOG IN TO MY GUARDIAN](#)

### WE'RE HERE TO HELP

If you have any questions, speak to your Financial Adviser or get in touch and we'll be happy to help.

Kind regards

**Your Guardian Team**

**t:** 0808 123 1821

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