



**Cover reference:** xxxxxxx 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.

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.

We've got some great news for you. We've raised the quality of your Children's

## **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.

**NEW ADDITIONAL PAYOUT CONDITION** 

If your child is diagnosed with one of the following illnesses or

Removal of Urinary Bladder

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** 

Cardiomyopathy Cerebral palsy Cystic fibrosis Down's syndrome

Benign Brain Tumour

Muscular dystrophy Peripheral vascular disease Spina bifida UPGRADED ADDITIONAL PAYOUT CONDITIONS

Hydrocephalus

Major organ transplant

### Angioplasty

### We've made some technical changes to our wording for the

following definitions. These changes reflect changes in medical

12 NEUTRAL CHANGES

diagnosis and treatment for these conditions. These changes don't affect your ability to claim under these definitions. UPDATED FULL PAYOUT CONDITIONS

### Neuroendocrine tumours Aorta graft surgery Cardiac arrest Open-heart or structural heart surgery

Drug resistant epilepsy Heart valve replacement or repair

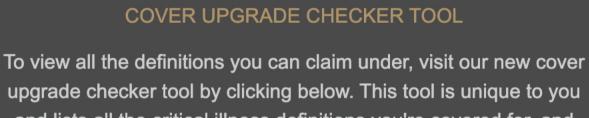
Coronary artery bypass grafts

Total colectomy UPDATED ADDITIONAL PAYOUT CONDITIONS Pituitary tumour

Pneumonectomy

Pulmonary artery surgery

## Type 1 insulin-dependent diabetes mellitus



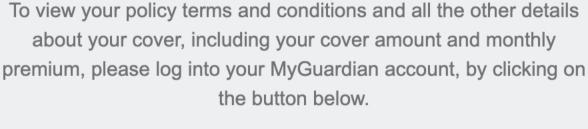
### and lists all the critical illness definitions you're covered for, and any changes we've made to each definition since your policy

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

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WE'RE HERE TO HELP

Kind regards Your Guardian Team

If you have any questions, speak to your Financial Adviser or get

t: 0808 123 1821 e: heretohelp@guardian1821.co.uk

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