



Cover reference: xxxxxx

Cover: Combined Life and Critical Illness Protection

**We've made your protection policy even better
– 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 critical illness cover at no extra cost to you. Today, we've added 3 new conditions, upgraded the definitions for 13 conditions and made neutral changes to the definition wording for 4 conditions on your Critical Illness Protection. We've listed the conditions we've updated below.

3 NEW CONDITIONS

We're constantly looking at the market to make sure our cover is the very best it can be for you. And although the 3 new critical illness conditions are less well known than cancer, heart attack and stroke, the impact they can have can be life changing:

NEW FULL PAYOUT CONDITIONS

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

Necrotising Fasciitis
Removal of Urinary Bladder

NEW ADDITIONAL PAYOUT CONDITION

If you're diagnosed with one of the following illnesses or conditions, we'll pay an additional amount.

Lobectomy

13 DEFINITIONS UPGRADED

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

UPGRADED FULL PAYOUT CONDITIONS

Aorta graft surgery	Major organ transplant
Benign brain tumour	Open-heart or structural heart surgery
Cardiac arrest	Peripheral vascular disease
Cardiomyopathy	Pneumonectomy
Coronary artery bypass grafts	Pulmonary artery surgery
Heart valve replacement or repair	Total colectomy

UPGRADED ADDITIONAL PAYOUT CONDITIONS

Angioplasty

4 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

Drug resistant epilepsy
Neuroendocrine tumours

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

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