



Cover reference: xxxxxx **Cover:** 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

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

terms and conditions, or any improved definitions we subsequently add.

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.

Removal of Urinary Bladder

Necrotising Fasciitis

NEW ADDITIONAL PAYOUT CONDITION

conditions, we'll pay an additional amount.

If you're diagnosed with one of the following illnesses or

Lobectomy

13 DEFINITIONS UPGRADED

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

Aorta graft surgery Major organ transplant

UPGRADED FULL PAYOUT CONDITIONS

Benign brain tumour Cardiac arrest Cardiomyopathy Coronary artery bypass grafts Heart valve replacement or repair

Peripheral vascular disease Pneumonectomy Pulmonary artery surgery Total colectomy **UPGRADED ADDITIONAL PAYOUT CONDITIONS**

Open-heart or structural heart surgery

Angioplasty

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

following definitions. These changes reflect changes in medical

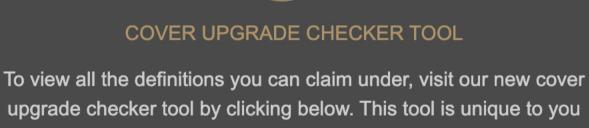
4 NEUTRAL CHANGES

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

Neuroendocrine tumours UPDATED ADDITIONAL PAYOUT CONDITIONS

Pituitary tumour Type 1 insulin-dependent diabetes mellitus

Drug resistant epilepsy

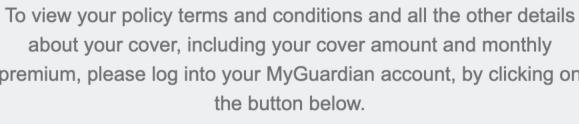


and lists all the critical illness definitions you're covered for, and any changes we've made to each definition since your policy

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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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.

Your user Id is your email address (the one we've sent this email

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

in touch and we'll be happy to help.

WE'RE HERE TO HELP

Kind regards **Your Guardian Team**

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