CRITICAL ILLNESS COVER

Critical illness cover provides financial protection for your client's family if they're diagnosed with a critical illness.

We offer 2 critical illness covers:

CRITICAL ILLNESS ESSENTIALS

Quality critical illness cover at a more affordable price.

CRITICAL ILLNESS PROTECTION

Enhanced critical illness cover with quality features.

GUARDIAN 1821

LIFE. MADE BETTER.

THE DIFFERENCES

	CRITICAL ILLNESS ESSENTIALS	CRITICAL ILLNESS PROTECTION
CRITICAL ILLNESS DEFINITIONS	35 full payout conditions and 4 additional payout conditions which pay up to 30% of the cover amount or £30,000, whichever is lower.	55 full payout conditions and 23 additional payout conditions which pay 50% of cover or £50,000, whichever is lower.
COVER UPGRADE PROMISE	Not included.	Existing policyholders automatically receive improved Critical Illness Protection definitions introduced for new customers.
PREMIUM WAIVER	Included with a 26-week deferred period. Premiums are waived if the client is unable to work due to illness or injury.	Included with a 4-week deferred period. Premiums are waived if the client is unable to work due to illness or injury, takes maternity/paternity leave, or loses their job involuntarily (up to 6 months).
CHILDREN'S CRITICAL ILLNESS COVER	Included as standard, paying up to £25,000 or 50% of the cover amount (whichever is lower) for natural, step, adopted, or legally dependent children from 30 days old up to age 18, or 21 in full-time education. Optional Children's Critical Illness Protection is also available.	Policyholders can choose to add between £10,000 and £100,000 of our optional Children's Critical Illness Protection, limited to the parents' cover amount.
COVER TYPE	Available as Level, Increasing, or Decreasing Cover. Increasing Cover rises in line with CPIH.	Available as Level, Increasing, Decreasing, or Family Income Benefit (level only). Increasing Cover rises in line with RPI.
TOTAL PERMANENT DISABILITY	An optional extra that can be added at application.	Included as standard.
IMMEDIATE COVER	Temporary cover up to £300,000 that starts as soon as we receive a completed application form.	Temporary cover up to £500,000 for critical illness and £1 million for life that starts as soon as we receive a completed application form.
LIFESTYLE PROMISE	Premiums may be reduced if a client is paying an increased amount and stops smoking.	Premium may be reduced if a client is paying an increased amount and they stop smoking, lose weight, change job or give up sports activities.

THE SHARED BENEFITS

CRITICAL ILLNESS ESSENTIALS	CRITICAL ILLNESS PROTECTION

DUAL LIFE APPROACH

We don't offer joint life policies. Instead, we offer a dual life approach where both partners' cover is kept separate. That way if either partner dies the other partner's cover remains in place. Our dual life approach still only requires a single quote, application and direct debit.

PART OF OUR PROTECTION MENU

Critical Illness Essentials and Critical Illness Protection are both available as part of our Protection Menu.

So, you can combine either or both, with all our other cover types in our Essentials and Protection ranges to create a single policy that meets your client's needs perfectly.

FAST UNDERWRITING

Critical Illness Essentials and Critical Illness Protection share our expert underwriting support, with fast and efficient decision making throughout the process.

CLAIMS SERVICE

Critical Illness Essentials and Critical Illness Protection claimants will all experience the same bespoke claims service. We don't ask for claim forms to be completed to make a claim; instead we take the information we need to start the process by phone. Every claimant is given a dedicated claims specialist who will deal with their claim from start to finish, and they have access to our unique claims service, HALO.

5-STAR SERVICE

Critical Illness Essentials and Critical Illness Protection both benefit from the same award-winning service. We're the proud winners of FT Adviser's 5-star service award 7 years in a row - that's every year since we launched.

ADDITIONAL SERVICES

CRITICAL ILLNESS ESSENTIALS

CRITICAL ILLNESS PROTECTION

All Critical Illness Essentials and Critical Illness Protection policyholders, and their immediate families, benefit from our additional support services.

CLAIMS SUPPORT

HALO

Tailored support when it's needed most.

At the point of claim, our Claims Team is on hand to organise medical treatments, counselling and legal services to support our customers in the best way possible. The service could include:

- Bereavement counselling
- A face-to-face second medical opinion
- Specialist therapy for neurological conditions
- Return-to-work support
- Finding a solicitor to handle probate and estate planning
- Nursing support following diagnosis and treatment
- Estate planning following a terminal illness diagnosis
- Therapies to ease the consequences of treatments

EVERYDAY SUPPORT

Anytime

Free medical expertise on hand, anytime.

We're not just here for policyholders when they need to claim. All our customers get free additional benefits - anytime. This includes 24/7 GP consultations over the phone from anywhere in the world. UK-based face-to-face second medical opinions, over the phone consultations for emotional well-being and aches and pains.

HALO and Guardian Anytime don't form part of your client's contract with us, and we can change or remove the benefits included at any time.

Find out more at:
adviser.guardian1821.co.uk

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