



CRITICAL ILLNESS PROTECTION  
DEFINITIONS DESIGNED  
TO PAY OUT

At Guardian we focus on providing the best possible cover for the most common illnesses.

We've aimed to make our definitions clearer and easier to understand than the rest of the market. And, in many cases, we don't ask for detailed medical evidence when making a claim. The word of a UK Consultant is all we need to pay out.

# OUR FULL PAYOUT CONDITIONS

If your client is diagnosed with one of the following illnesses or conditions, we'll pay 100% of the cover amount. Please see our policy terms and conditions for full details.

## FULL PAYOUT CONDITIONS

- Aorta graft surgery
- Aplastic anaemia
- Bacterial meningitis
- Benign brain tumour
- Benign spinal cord tumour
- Blindness
- Cancer
- Cardiac arrest
- Cardiomyopathy
- Cauda equina syndrome
- Chronic severe rheumatoid arthritis
- Coma
- Coronary artery bypass grafts
- Creutzfeldt-Jakob disease
- Crohn's disease
- Deafness
- Dementia including Alzheimer's
- Drug resistant epilepsy
- Encephalitis
- Gastro-intestinal stromal tumour (GIST)
- Heart attack
- Heart failure
- Heart valve replacement or repair
- Human immunodeficiency virus (HIV)
- Intensive care benefit
- Interstitial lung disease
- Kidney failure
- Liver failure
- Loss of hand or foot
- Loss of speech
- Major organ transplant
- Motor neurone disease (and specified diseases)
- Multiple sclerosis
- Necrotising fasciitis
- Neuroendocrine tumours
- Neuromyelitis optica (Devic's disease)
- Open-heart or structural heart surgery
- Paralysis of limb
- Parkinson's disease
- Parkinson-plus syndromes
- Peripheral vascular disease
- Pneumonectomy
- Primary pulmonary arterial hypertension
- Pulmonary artery surgery
- Removal of urinary bladder
- Respiratory failure
- Spinal stroke
- Stroke
- Surgical removal of an eye ball
- Systemic lupus erythematosus
- Third degree burns
- Total colectomy
- Total permanent disability
- Traumatic brain injury
- Ulcerative colitis

# OUR ADDITIONAL PAYOUT DEFINITIONS

A total of 23 additional payout conditions are covered by our critical illness cover.

## THE 23 EARLY-STAGE CONDITIONS COVERED

- Angioplasty
- Brain abscess
- Carcinoma in situ
- Carcinoma in situ of the breast
- Carotid artery stenosis
- Central retinal artery or vein occlusion
- Cerebral aneurysm
- Cerebral arteriovenous malformation
- Connective tissue disorder
- Endovascular procedure
- Lobectomy
- Low-grade prostate cancer
- Non-melanoma skin cancer
- Ovarian tumour of borderline malignancy/low malignancy potential
- Pituitary tumour
- Serious Accident Cover
- Significant visual impairment
- Spinal aneurysm
- Spinal arteriovenous malformation
- Syringomyelia or syringobulbia
- Testicular cancer of low grade
- Third degree burns (5%)
- Type 1 insulin-dependent diabetes mellitus

## HOW MUCH WE'LL PAY OUT

All but one additional condition pay out 50% of the full policy cover amount up to a maximum of £50,000. The exception is low-risk melanoma skin cancer where we pay 10% of the full cover amount, up to a maximum of £50,000.

## THE FULL COVER AMOUNT REMAINS IN PLACE

No matter how many additional payouts we make, the full cover amount remains in place. So, if in the future the policyholder is diagnosed with a condition that meets one of our full payout definitions, they'll also receive the full cover amount.

## MULTIPLE ADDITIONAL PAYOUTS CAN BE CLAIMED

Policyholders can claim multiple additional payouts during the life of their policy. However, they can only claim once for each condition except for carcinoma in situ, which can be claimed multiple times so long as the carcinoma in situ is found at a different site.

All conditions apply to Combined Life and Critical Illness Protection and stand-alone Critical Illness Protection.

# WHAT MAKES OUR DEFINITIONS BETTER?

For the most claimed for conditions, all we need is confirmation from a UK Consultant to pay out.

## OUR CANCER DEFINITION

### **We pay out on all malignant cancers**

Like others, we make a full payout on a definite diagnosis of a malignant cancer with histological confirmation.

However, we also make additional payouts on less serious non-melanoma skin cancers, as well as low-grade prostate cancer, even if surgery or treatment isn't needed.

## OUR HEART ATTACK DEFINITION

### **We pay out on all heart attacks**

Some providers' definitions say they'll only pay out for a heart attack of specified severity where there is evidence of a rise in enzymes or troponin levels.

At Guardian, confirmation of a definite diagnosis from a UK Cardiologist is all we need to pay out, regardless of severity.

## OUR STROKE DEFINITION

### **We pay out no matter how severe the stroke**

With a Guardian policy, if symptoms have lasted for more than 24 hours and a UK Consultant Neurologist says it's a stroke, we pay out.

## OUR MULTIPLE SCLEROSIS DEFINITION

### **No need to have symptoms at point of claim**

Depending on the type of multiple sclerosis, symptoms can come and go. So, there's no guarantee they'll be present at point of claim.

We pay out if a UK Consultant Neurologist confirms there's been a clinical impairment of motor or sensory function due to multiple sclerosis – even if the symptoms are not apparent when the policyholder makes the claim. Plus, we don't need evidence of an MRI scan.

# WHAT ARE THE OTHER STAND-OUT BENEFITS?

Our approach sets us apart from other providers in several ways. Here's a few features that make us different.

## DUAL LIFE APPROACH

### **Our approach provides better cover for couples**

Many providers offer a joint critical illness policy for couples. However, if one partner claims, the policy pays out and ends, which leaves the other partner with no cover.

At Guardian, we offer a dual life approach where a couple's cover is kept separate so that if one is diagnosed with a critical illness, the other's policy remains in place.

Our dual life approach still only requires a single quote, application and direct debit.

## OPTIONAL CHILDREN'S CRITICAL ILLNESS PROTECTION

### **Our children's cover can be added to any adult policy**

Most other providers only include children's critical illness cover with adult critical illness cover. However, our cover can be added to any adult policy.

What's more, we don't limit the children's cover to £25,000 or a maximum of 25% of the adult's cover. Instead, parents can choose any amount between £10,000 and £100,000, to a maximum of the amount they're covered for themselves.

## COVER UPGRADE PROMISE

### **If we improve our critical illness definitions, existing customers benefit**

We believe existing customers should be treated as well as new ones. Our critical illness cover includes our cover upgrade promise. This is our promise that if we improve our critical illness definitions for new policyholders, we'll give those improved definitions to existing policyholders too.

Usually, we'll give these improvements to existing policyholders for free. If we can't give policyholders them for free, we'll give them the opportunity to pay to add these definition improvements to their cover.

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

## PREMIUM WAIVER

### **A vital benefit that comes as standard**

Unlike many providers, we include Premium Waiver as standard rather than charge clients extra to add it to their policy.

That's because we understand money can get tight in certain situations, and taking a break from paying your premiums can make life easier.

And, with both our Combined Life and Critical Illness Protection and stand-alone Critical Illness protection, if their policy has been in force for a year, we'll also pay their premiums for up to 6 months if they're made redundant or take maternity or paternity leave.

# TAKING BETTER CARE OF CLIENTS

Our Critical Illness Protection doesn't just offer superior definitions, it also comes with 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:

- Second medical opinion from a UK Consultant
- Specialist therapy for neurological conditions
- Finding a solicitor to handle probate
- Bereavement counselling
- Nursing support following diagnosis and treatment
- Estate planning following a terminal illness diagnosis
- Counselling to help families cope with serious illness
- Therapies to ease the consequences of treatments
- Help to draw up a power of attorney
- Support and guidance to navigate the NHS
- Signposting to employer or state benefits
- Support with home, family and childcare issues

## EVERYDAY SUPPORT

# Anytime

Free access to a GP24/7, a second medical opinion, and emotional wellbeing and aches and pains consultations

We're not just here for policyholders when they need to claim. Our policyholders get free access to vital medical expertise anytime they need it.

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](https://adviser.guardian1821.co.uk)



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