

WHY CRITICAL ILLNESS COVER IS CRITICAL

JAMES AND LEANA'S STORY



Less than 3 months after James's wife Leana was diagnosed with cancer, James found a lump. It had been Leana's diagnosis that had prompted him to finally get around to setting up the critical illness cover he had been putting off.

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“We’d been meaning to get critical illness cover for a long time, but we just didn’t do it. Steve, our mortgage adviser at Peak Finance, spoke to us about it when he helped us with our latest mortgage and he’d reminded us many times since.

We dragged our feet, we thought we’ll do it tomorrow, and then next month, and then next year. In the end, we just didn’t bother.”

James

Then, out of the blue, Leana was diagnosed with cancer...



With Leana unable to work, experiencing first-hand the financial impact of a cancer diagnosis was the turning point that made James finally take out cover for himself.

Shortly after setting up his own policy with Guardian and less than 3 months after Leana’s diagnosis, James was diagnosed with testicular cancer and operated on just 3 days later. “I was sat by my bed looking out the window in the hospital just wondering ‘what on earth am I doing here?’ I couldn’t get my head around it. Everything happened so quickly.”

It was a few weeks later before James thought about his insurance. He called Steve to ask if he might have a claim. James was allocated his own personal Claims Support Specialist, Sue, who would be his dedicated point of contact all the way through.

“I can’t fault the whole process at all. It’s been smooth from start to finish, and I was made to feel that I could get in touch with Sue anytime to ask questions, or just to keep her updated of what was going on with my treatment.”

Within a couple of days of receiving the information from James’s doctor, Sue called to confirm that the money was on its way. “It still hasn’t really sunk in. Obviously, it’s not going to take away what’s happened, but it’s certainly reduced our stress levels.”

Although Steve had designed James's policy to pay off the mortgage, the payout gave the couple options. Their first priority was to clear some short-term debt which was hanging over them – a loan and credit card bills they'd been struggling to pay since Leana had fallen ill. A small amount of the payout will go towards a holiday, giving them something to look forward to as they both continue their recoveries. And the remainder will go towards paying off the mortgage.

Additional support beyond the payout

Because Guardian policies come with claims support service HALO, James was given his own personal nurse adviser to support him through his diagnosis.

His nurse adviser recommended counselling. Not just for him, but for Leana too to help her cope with James's diagnosis on top of her own. Leana had looked into counselling through her doctor but, because of the COVID-19 crisis, she had found getting referred to be impossible. Nor did they qualify for any sort of financial aid; even charities were unable to help.

“ I thought I was alright to begin with, but thankfully HALO was there for me when I realised I wasn't. ”

James



To find out more about **HALO** visit guardian1821.co.uk

James's view of critical illness cover has certainly changed since Leana first fell ill. He's the first to admit he initially saw it as a nice-to-have, but now he thinks it's a must-have for every family.

Not only did the policy provide financial security, but the additional support from HALO helped both James and Leana through an unbelievably traumatic time.

“ I often ask myself what would have happened if I hadn't taken out cover. The answer doesn't bear thinking about. That's why I recommend it to everyone.

Protection insurance should be a must-have and not a nice-to-have.”

James



For more information about protection, talk to your Financial Adviser or visit guardian1821.co.uk

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