

WHY OUR PREMIUM WAIVER IS BETTER



## COVID-19 COST **JO** HER JOB AND HER CRITICAL ILLNESS COVER

Jo had lost her job as a chef during the COVID-19 pandemic. Her redundancy money had run out and lockdown made finding a new opportunity impossible.

Money had got so tight that Jo's had been forced to cancel her critical illness policy she'd had for 10 years – right in the middle of a pandemic.

Jo planned to take out cover again when she's back on her feet. But didn't realise that insuring herself again in the future would be more expensive because she's 10 years older.

### JO IS NOT ALONE

# 395,000

PEOPLE WERE MADE REDUNDANT  
IN THE UK FROM JULY TO NOVEMBER 2020.

Source: [www.ons.gov.uk](http://www.ons.gov.uk), labour market overview, UK: January 2021

### THAT'S WHY, AT GUARDIAN, WE DO THINGS DIFFERENTLY

At Guardian, we understand that in certain situations money can get tight, and life would be a little easier if you could take a break from paying your premiums. So, if you become too ill to work, we'll pay your premiums until you return to work. If you have a Life Protection, Critical Illness Protection, Combined Life and Critical Illness Protection or Income Protection, we'll also also pay your premiums for up to 6 months if you're made redundant or take maternity or paternity leave, as long as your policy has been in force for a year.

This is called Premium Waiver. Other providers offer it, but it's an optional extra that you need to pay more for. With Guardian, it's included as standard.

To find out more, speak to a Financial Adviser for full details of our **policy terms and conditions**.

Jo is a fictitious character whose story has been created for illustration purposes.



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