



Children's Critical Illness Protection

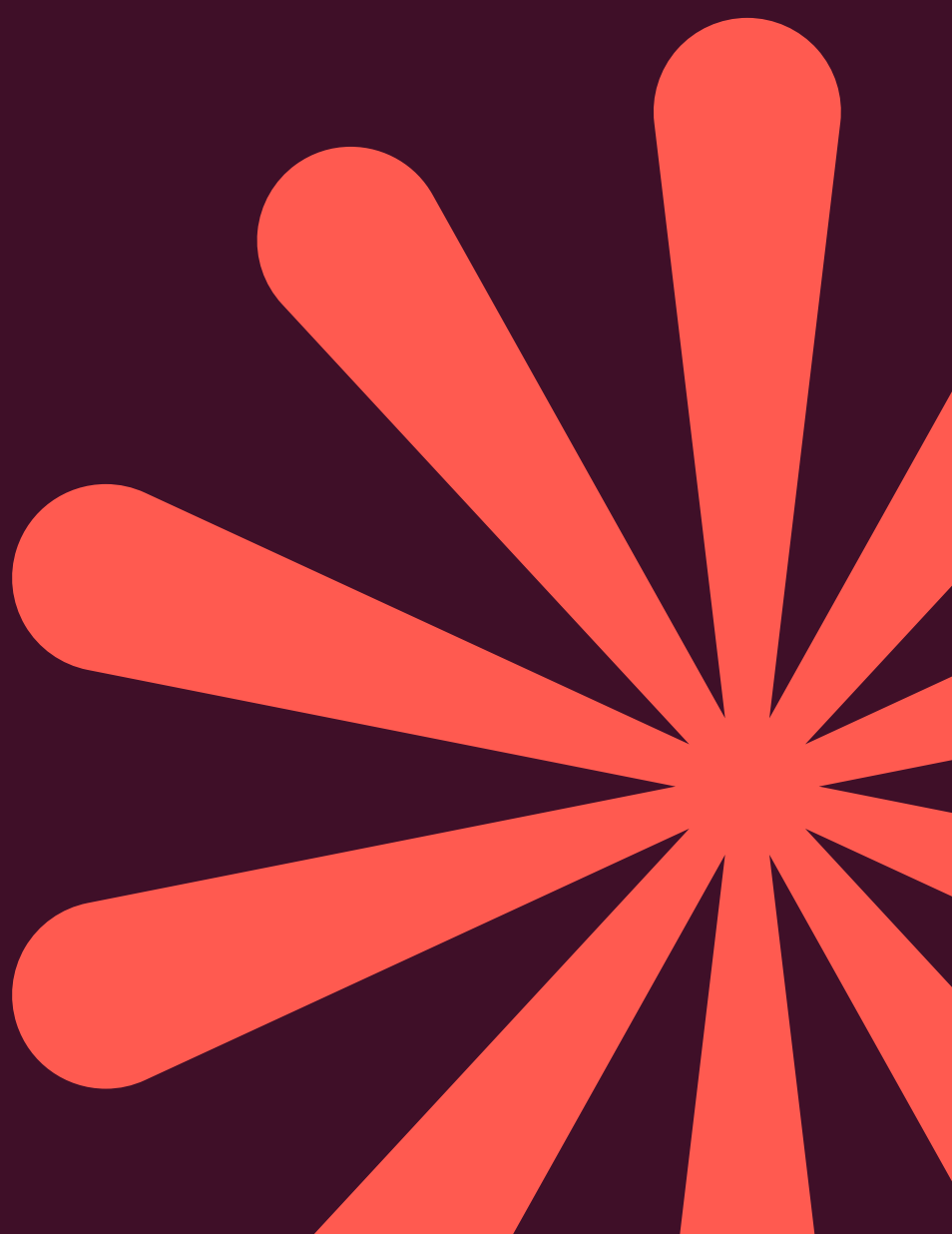
KEY FACTS

JUNE 2026



Children's Critical Illness Protection is an optional extra. It can only be taken out alongside one of our core adult covers. It's important you read these key facts alongside the key facts for your core cover.

keyfacts®



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Extra support

If you ever need extra support, we're here to help. You can visit guardian1821.co.uk/extra-support, send us an email or give us a call to explore how we can support you in a way that works best for you. If you let us know what you need, we can make a note on your account, so our team understands how to support you better.

When you need extra support, we'll work with you to help you understand what information is needed and how to provide it.

If you'd like this document in a different format, such as Braille, large print or audio, please call or email us.

INTRODUCTION TO YOUR KEY FACTS DOCUMENT

This **key facts** document tells you about Children's Critical Illness Protection.

Children's Critical Illness Protection is an optional extra that can only be taken out alongside one of our core adult covers in our Protection Menu. With our Protection Menu you can choose one cover, or a combination of up to 10 covers, to build a policy to suit your individual needs.

You can apply for Children's Critical Illness Protection at the same time as your core cover, or add it at any time afterwards.

This document explains what Children's Critical Illness Protection covers, when it may pay out, and the main things you need to know before you apply.

Please read this document alongside the other cover specific **key facts** documents provided with your quote and discuss them with your Financial Adviser. Your Financial Adviser can help explain whether this cover is right for you.

The table below tells you more about each cover within our Protection Menu and when it'll pay out.

	You die	You're diagnosed with a terminal illness	You're diagnosed with a critical illness	You become totally permanently disabled	You're unable to work and your income reduces	Your child is diagnosed with a terminal illness, critical illness or dies
OPTIONAL EXTRA						
Can be added alongside any of the below core covers and can't be purchased on its own						
Children's Critical Illness Protection Optional cover at a fixed cost that pays out on diagnosis of a critical or terminal illness or death						✓
CORE COVERS						
Life Protection Premium life cover with enhanced features	✓	✓				
Life Essentials Low-cost life cover with essential features	✓	✓				
Critical Illness Essentials Stand-alone cover that pays out on diagnosis of a critical or terminal illness		✓	✓	Optional		✓ (Terminal Illness cover not included)

	You die	You're diagnosed with a terminal illness	You're diagnosed with a critical illness	You become totally permanently disabled	You're unable to work and your income reduces	Your child is diagnosed with a terminal illness, critical illness or dies
Critical Illness Protection Quality stand-alone cover that pays out on diagnosis of a critical or terminal illness		✓	✓	✓		
Combined Life and Critical Illness Essentials Cover that pays out on diagnosis of a critical illness or terminal illness, or death	✓	✓	✓	Optional		✓ (Terminal Illness cover not included)
Combined Life and Critical Illness Protection Quality cover that pays out on diagnosis of a critical illness or terminal illness, or death	✓	✓	✓	✓		
Income Protection Flexible cover that pays out monthly until the end of the cover term, or for 2 years, if you're unable to do your own job and your income reduces					✓	


Please read the **policy terms and conditions** for each cover for full details. You can find copies on our website at guardian1821.co.uk or your Financial Adviser can share these with you.

What we mean by Financial Adviser

Throughout these **key facts**, when we say Financial Adviser, we mean the person who is arranging your policy for you. This could be a Financial Adviser, financial planner, protection adviser, insurance agent, mortgage adviser or another professional.

If you need any help

Your **Financial Adviser** should be able to answer most of your questions, but you can also contact the Guardian Team:

 0808 123 1821

 heretohelp@guardian1821.co.uk

ABOUT YOUR POLICY

Your policy will be arranged and administered by Guardian Financial Services Limited. Guardian Financial Services Limited is an appointed representative of Scottish Friendly Assurance Society Limited. Guardian Financial Services Limited is entered on the Financial Services Register under reference number 798072. Guardian Financial Services Limited is registered in England and Wales under number 11115769. Registered office: 11 Strand, London WC2N 5HR.

WHAT OUR CHILDREN'S CRITICAL ILLNESS PROTECTION AIMS TO DO

This cover aims to protect you or your family against the financial consequences of your children becoming critically ill, terminally ill or dying.

Our wider Protection Menu aims to give you the flexibility to choose different types of cover for different amounts and different lengths of time, and you may be able to change your policy if your circumstances change.

YOUR COMMITMENTS

When you apply for this cover, you agree:

- To answer the questions in your application fully, accurately and truthfully.
- To pay your premiums from a personal UK, Channel Islands or Isle of Man bank account that accepts direct debits. The account must be held in your name and you must be an authorised signatory until the end of your policy's term.
- To regularly check that your cover amount is appropriate for your needs.

THE RISKS

If you stop paying your premiums

If you don't pay your monthly premiums for any reason, your policy will lapse 30 days after your missed premium. This means you'll no longer be insured.

No previous premiums will be refunded unless you're in the 30-day cooling-off period. However, if you're unable to pay your premiums, you may be able to claim Premium Waiver – please see page 8 for more information.

If your core cover lapses, Children's Critical Illness Protection attached to that cover will also lapse.

If tax rules change

Under current tax rules, any payments we make will be free from income and capital gains tax in the UK. If the government changes the tax treatment of protection policies, this could change the amount we pay you.

Your policy has no cash-in or surrender value

Your policy has no cash-in value (there's no investment or savings element) and won't pay out if you reach the end of the term without a claim.

BEFORE YOUR POLICY STARTS

Before your policy starts, you should know:

Your policy documents will only be available online

To buy a Guardian policy, you need to have an email address and access to a device that you can use to download and view your policy documents. If you don't, please speak to your Financial Adviser as this policy might not be suitable for you.

When you take out a policy with us, we'll store your policy documents securely in your online MyGuardian account. We won't send you paper copies. We'll send you login details for your MyGuardian account when your policy starts.

It's important that you activate your MyGuardian account, read all the policy documents, and check the answers your Financial Adviser completed on your behalf. In line with section 4.2, you'll need to let us know of any mistakes before the end of the 30-day cooling-off period.

You may be eligible for Immediate Cover

When you apply for a policy, it may not start straightaway. For example, if your application is referred to our underwriters.

If you're eligible, Immediate Cover may be able to cover your children as soon as we receive your fully completed application for the adult core cover. For full details, please go to:

guardian1821.co.uk/immediate-cover

YOUR POLICY INCLUDES PREMIUM WAIVER

Premium Waiver is automatically included in your core cover. It means you may not have to pay your monthly premiums. The type of Premium Waiver you have varies depending on which core cover you have. Please see your core cover **policy terms and conditions** for full details.

If we waive the premiums on your core cover, we'll also waive the premiums on your Children's Critical Illness Protection for the same length of time.

1. CHILDREN'S CRITICAL ILLNESS PROTECTION

Children's Critical Illness Protection pays out if your child meets one of our critical illness definitions or terminal illness definition as defined in the **Children's Critical Illness Protection policy terms and conditions**.

You can add it at the start of your policy or later, in conjunction with a core cover.

The cover will only pay out the full payout and the additional payout once for each child. If we've paid an additional payout amount for a child, the child remains covered for a full payout.

Cover will end for a child once we make a full payout, with the exception of funeral cover which will remain in place while the premiums continue to be paid. The claim won't affect any other cover and, if you have other eligible children, the cover will remain in force and still cover them.

It pays out if your child meets the definition of any of the conditions listed in the cover and survives for 10 days from diagnosis. Full payout conditions will pay 100% of the cover amount. Additional payout conditions will pay a smaller amount, leaving the amount covered in place so you're still able to claim the full 100% at a later time.

It also pays out £10,000 if your child is stillborn at any stage after 24 weeks' gestation or dies before the age of 23.

1.1 WHO CAN APPLY FOR CHILDREN'S CRITICAL ILLNESS PROTECTION?

You need to apply for, or already have, a core cover to include Children's Critical Illness Protection.

1.2 WHO IS COVERED UNDER CHILDREN'S CRITICAL ILLNESS PROTECTION?

Children's Critical Illness Protection covers all eligible children. This is all you or your partner's natural, step or adopted children and those for whom you have parental responsibility or become a legal guardian. They'll be covered from birth to a maximum of 23 years old (see section 1.6 for more information), and there's no limit on the number of children covered.

1.3 WHAT TYPES OF COVER CAN I HAVE?

You can choose from 2 types:

- **Level Cover**

The amount you're covered for is fixed for the length of your cover.

- **Increasing Cover**

If you select Increasing Cover with your core cover, we'll also apply this increase to your Children's Critical Illness Protection.

The amount you're covered for will go up in line with inflation (based on the retail price index) on each cover anniversary. Your premiums will also go up to reflect the extra cover. The increase is calculated as the inflation increase multiplied by 1.5.

If you skip an increase on your core cover, this will also apply to your Children's Critical Illness Protection.

If you have Level Cover, Decreasing Cover or Family Income Benefit on your core cover, your Children's Critical Illness Protection will default to Level Cover.

1.4 HOW MUCH COVER CAN I APPLY FOR?

You can choose any amount from £10,000 up to a maximum of the amount you choose for your own cover, up to a maximum of £100,000.

If the only core cover on your policy is Income Protection, the maximum you can have is the annual adult cover amount, multiplied by the cover term, up to a maximum of £100,000.

1.5 ARE THERE ANY EXCLUSIONS?

Some of our critical illness definitions have exclusions related to drug or alcohol usage.

See the **Children's Critical Illness Protection policy terms and conditions** for the definitions.

1.6 HOW LONG CAN I GET COVER FOR MY CHILDREN?

Children's Critical Illness Protection covers each eligible child from birth until their 23rd birthday.

Eligible children will no longer be covered when your core cover ends, they reach the maximum age, you're no longer their legal guardian or you cancel this cover.

You can cancel at any time by contacting us.

1.7 HOW MUCH DOES THE COVER PAY OUT?

We'll pay the amount of cover that applies to your child's death, critical illness or terminal illness claim, assuming the claim conditions are met.

Full payout

A full payout means we'll pay 100% of the amount your child is covered for. A summary of the Children's Critical Illness Protection definitions we cover is set out in section 5.

Additional payout

An additional payout means we'll pay between 10% and 25% of the amount (depending on the illness), or between £10,000 to £25,000, whichever is lower. A summary of the Children's Critical Illness Protection definitions we cover is set out in section 5.

If we've paid a claim for an additional payout, the amount you're covered for doesn't change. This means your full amount of cover remains in place should your child suffer a further critical illness and you carry on paying your premiums. See section 5 for more information.

Funeral cover

If an eligible child is stillborn at any stage after a 24-week gestation period or dies before they reach their 23rd birthday, we'll pay out £10,000 as a contribution towards funeral costs in addition to any other payments made.

Who we'll pay

If you claim on Children's Critical Illness Protection, we'll pay the the person covered under the adult core cover.

You can find the Children's Critical Illness Protection definitions in the **Children's Critical Illness Protection policy terms and conditions**.

1.8 WHAT IS THE COVER UPGRADE PROMISE?

Your Children's Critical Illness Protection includes our cover upgrade promise. This is our promise to you that if we improve our Children's Critical Illness Protection critical illness definitions for new policyholders after your cover has started, we'll give those improved definitions to you as an existing policyholder. Usually, we'll give you these improvements for free. If we can't give you them for free, we'll give you the opportunity to pay to add these definition improvements to your cover.

This means you can claim on any of the definitions listed in the **Children's Critical Illness Protection policy terms and conditions**, or any improved definitions we subsequently add.

Our cover upgrade promise applies to both new and existing definitions for full and additional payout conditions. It doesn't apply to the amount we pay, for example if we increase the amount we pay our new customers for additional payouts.

Please see the **Children's Critical Illness Protection policy terms and conditions** for full details.

1.9 WHAT IS TERMINAL ILLNESS COVER?

We'll pay the full amount covered on your Children's Critical Illness Protection if, after their first birthday, a child is diagnosed as being terminally ill and, the illness or condition leading to the terminal prognosis is diagnosed after this date and, in the opinion of the attending UK Consultant, the illness is expected to lead to death within 12 months.

2. PAYING FOR YOUR COVER

2.1 WHAT WILL MY COVER COST?

Premiums for your Children's Critical Illness Protection will depend on how much cover you select for your children. You can find full details on your quote and on your cover summary.

2.2 WILL MY PREMIUMS STAY THE SAME?

We guarantee the cost of your Children's Critical Illness Protection won't change unless you've asked for Increasing Cover on your core cover.

2.3 HOW DO I PAY?

You need to pay monthly from a personal UK, Channel Islands or Isle of Man bank account that accepts direct debits. The account must be held in your name and you must be an authorised signatory. You'll be asked to complete the mandate during your application.

We'll collect your Children's Critical Illness Protection premiums at the same time as your core cover premiums.

2.4 WHAT IF I'M UNABLE TO PAY?

You need to pay your premiums every month. If you stop paying, your cover will lapse 30 days after the first missed premium and you'll no longer be insured.

If you want to cancel your cover, you can do so at any time by letting us or your Financial Adviser know. You can then stop paying your premiums. Your cover will stop, and you'll no longer be insured.

If you cancel your core cover, we'll also have to cancel your Children's Critical Illness Protection.

Premium Waiver is automatically included in your policy which means you may not have to pay your premiums. The type of Premium Waiver you have varies depending on which core cover you have. See page 8 for more information.

2.5 CAN I REDUCE MY COVER?

You can reduce the amount of Children's Critical Illness Protection at any time, as long as you don't go below the minimum amount of £10,000.

Let your Financial Adviser know or contact us directly if you'd like to reduce your cover amount. We'll adjust your premiums and issue a new cover summary showing your new cover.

2.6 CAN I ADD TO MY COVER?

You can't increase your Children's Critical Illness Protection cover amount when the cover has started.

Other than reducing your cover amount, the only change allowed to your Children's Critical Illness Protection Cover, once it's in force, is changing the cover to Increasing, along with the core cover if your core cover allows it.


If you didn't include Children's Critical Illness Protection at outset, you can add it at any time.

3. MAKING A CLAIM

3.1 HOW DO I MAKE A CLAIM?

If you need to make a claim or think you may have a claim, you can contact your Financial Adviser or call our Claims Team on **0808 173 1821**. They'll tell you how to claim and offer as much help and guidance as they can at what can be a very difficult time.

Alternatively, you can contact us:

 claims@guardian1821.co.uk

 Guardian Financial Services, Forbury Works, 37–43 Blagrove Street, Reading RG1 1PZ

3.2 WHAT WOULD STOP GUARDIAN PAYING A CLAIM?

We want to pay your claim as quickly as we can, but we can't do this if:

- You don't consent to us gathering all the information we need to assess your claim.
 - Your cover ends because you haven't paid your premiums.
 - Your cover is cancelled.
 - Your claim doesn't meet the cover definitions shown in your policy. See the **Children's Critical Illness Protection policy terms and conditions** for full details.
-

3.3 ARE ANY PAYOUTS YOU MAKE UNDER THIS POLICY SUBJECT TO TAX?

Under current tax rules, any payouts we make on your policy will be free from income tax and capital gains tax in the UK. This is based on our understanding of current tax law and practice which may change in the future. We recommend you speak to your Financial Adviser or solicitor if you'd like to know more.

3.4 WHAT IF I MOVE ABROAD?


Your children will still be covered by Children's Critical Illness Protection if you move abroad after it's started, but you'll need to keep your UK, Channel Islands or Isle of Man bank account that accepts direct debits to pay the premiums.

4. OTHER THINGS YOU NEED TO KNOW

4.1 WHAT IF I WANT TO COMPLAIN ABOUT GUARDIAN?

We hope you'll never need to complain about us, but if you do, we'll do our best to resolve your complaint as quickly as possible. To find out how to make a complaint, please follow our step-by-step process at guardian1821.co.uk.

To contact us:

 0808 123 1821

 heretohelp@guardian1821.co.uk

 Guardian Financial Services, Forbury Works, 37-43 Blagrove Street, Reading RG1 1PZ

We prefer to sort out any complaints ourselves, but you can ask for help from the Financial Ombudsman in the following circumstances:


- If we've not been able to resolve your complaint.
- If we've not sent you a final response within 8 weeks.

To contact the Financial Ombudsman:

 0800 023 4567 (free from UK landlines and mobiles) or

0300 123 9123 (calls cost no more than 01 and 02 calls)

 complaint.info@financial-ombudsman.org.uk

 Financial Ombudsman Service, Exchange Tower, London E14 9SR

If you contact us or the Ombudsman to complain, it won't affect your right to take legal action.

4.2 WHAT IF I CHANGE MY MIND?

You have 30 days from the date you receive your policy or the policy start date, whichever is later, to change your mind and cancel your policy. If you tell us within that time that you want to cancel, we'll refund any money you've paid and terminate your cover.

This is called the cooling-off period. To cancel during the cooling-off period, just email us on heretohelp@guardian1821.co.uk.

Even after 30 days, you can cancel your policy at any time by letting us know at heretohelp@guardian1821.co.uk and cancelling your direct debit mandate. If you tell us after 30 days, you won't get any money back as the policy has no investment value.

You can cancel your Children's Critical Illness Protection without affecting your core covers.

4.3 HOW WILL YOU USE THE INFORMATION I GIVE YOU?

We'll use information about you and, where relevant, about the children covered under the policy to set up, administer and manage your policy. This includes issuing your policy, servicing it during its lifetime, handling claims, managing complaints, preventing fraud and meeting our legal and regulatory obligations.

We don't routinely collect or assess medical information about the children covered when the policy is taken out. However, if a claim is made, we may need to obtain medical information about the child to assess that claim. If this is required, we'll explain what information is needed and ask for your explicit consent before it's collected or shared.

We may use health information where necessary to assess and manage claims. This may include information about the children covered under the policy. If you provide information about another person (for example, a child), you must have the authority to do so and ensure you're aware of how their information will be used.


We may share information about you and the child with Scottish Friendly Assurance Society Limited, medical professionals involved in assessing a claim, trusted service providers who support our business, reinsurers, and regulators, courts or ombudsman services where required.

We only use and share information where it's necessary, proportionate and permitted by law. Where required, we rely on your consent or other lawful bases under data protection law.

You have rights in relation to your personal data, and in some cases rights can also be exercised on behalf of the child. More information about your rights, including how to make a request or complaint, is available in our privacy policy at guardian1821.co.uk/privacy-policy.

4.4 HOW DO I CONTACT YOU?

On most occasions your Financial Adviser, who recommended us to you, will have the answers to your questions. However, you're welcome to contact us at any time. To contact us:

 **0808 123 1821**

 **heretohelp@guardian1821.co.uk**

 **Guardian Financial Services, Forbury Works, 37-43 Blagrove Street, Reading RG1 1PZ**

4.5 THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The FSCS is designed to pay compensation if a firm is unable to pay claims because it has stopped trading or been declared in default. So, if Scottish Friendly Assurance Society Limited run into financial difficulties, you may be able to claim through the FSCS for any money you've lost.

The FSCS will pay 100% of the value of the claim and there's no upper limit to the amount of the payment. You can find out more about the FSCS, including eligibility to claim, by visiting its website.

The rules of the FSCS might change in the future and the FSCS may take a different approach depending on what led to the failure.

To find out more about the FSCS:



fscs.org.uk



0800 6781100



Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY

4.6 THE LAW THAT APPLIES

Our policies are governed by the laws of England and Wales and are based on current law and precedent, which may change in the future.

4.7 SOLVENCY II DIRECTIVE INFORMATION

Under this directive, we must provide you with a solvency and financial condition report which you can access at <https://www.scottishfriendly.co.uk/about-us/solvency-two>.

5. CHILDREN'S CRITICAL ILLNESS PROTECTION DEFINITIONS

Full payout

If your child is diagnosed with one of the following illnesses or conditions, we'll pay 100% of the amount of cover specified on your cover summary.

Please see the [Children's Critical Illness Protection policy terms and conditions](#) for full details.

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

Additional payout

If your child is diagnosed with one of the following illnesses or conditions, we'll make a maximum of one additional payout for each child. We'll pay 25% of the amount they're covered for. The exception being for low-risk non-melanoma skin cancer which pays 10% of the amount they're covered for.

The amount covered (on your cover summary) would remain intact should you need it in the future for a further claim.

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

Please see the [Children's Critical Illness Protection policy terms and conditions](#) for full details.



LIFE. MADE BETTER.

guardian1821.co.uk

Guardian Financial Services Limited is an appointed representative of Scottish Friendly Assurance Society Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered office: Galbraith House, 16 Blythswood Square, Glasgow G2 4HJ. Registration number 110002. Guardian Financial Services Limited is registered in England and Wales under number 11115769. Registered office: 11 Strand, London WC2N 5HR.