



Combined Life and Critical Illness Essentials

KEY FACTS

JUNE 2026



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 Combined Life and Critical Illness Essentials. Combined Life and Critical Illness Essentials is part of our wider 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.

This document explains what Combined Life and Critical Illness Essentials 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
CORE COVERS						
Combined Life and Critical Illness Essentials Cover that pays out on diagnosis of a critical illness or terminal illness, or death	✓	✓	✓	Optional		✓ (Terminal illness not included)
Life Essentials Low-cost life cover with essential features	✓	✓				
Life Protection Premium life cover with enhanced features	✓	✓				
Critical Illness Essentials Stand-alone cover that pays out on diagnosis of a critical or terminal illness		✓	✓	Optional		✓ (Terminal illness not included)
Critical Illness Protection Quality stand-alone cover that pays out on diagnosis of a critical or terminal illness		✓	✓	✓		

	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
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CORE COVERS

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

- ✓

OPTIONAL EXTRA
Can be added alongside any of the above 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

- ✓


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 COMBINED LIFE AND CRITICAL ILLNESS ESSENTIALS AIMS TO DO

This cover aims to:

- Protect you or your family against the financial consequences of you becoming critically ill.
- Protect you or your family against the financial consequences of you dying or becoming terminally ill.
- Protect you or your family against the financial consequences of you becoming totally permanently disabled, if you choose this optional extra.
- Protect you or your family against the financial consequences of your children dying or becoming critically ill.

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 don't give us accurate information

It's important that the information you give us in your application is accurate and complete, as we rely on it to decide whether we can offer you cover, what terms apply and how much you pay.

If the information you give us is inaccurate or incomplete, we may:

- Reduce the amount we pay on a claim you make or not make any payment at all.
- Amend the terms of your cover.
- Cancel your policy completely. Where we cancel your policy, we may not refund the premiums you've paid.

If you become aware that information you've given us is inaccurate or incomplete, you must let us know as soon as you can.

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 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 you as soon as we receive your fully completed application. For full details, please go to: guardian1821.co.uk/immediate-cover.

YOUR POLICY INCLUDES PREMIUM WAIVER

If you apply before your 65th birthday, Premium Waiver is automatically included in your policy and can't be removed. It means you won't have to pay your Combined Life and Critical Illness Essentials premiums if, after your cover has started:

- You become unable to do your job because of illness or injury and
- You've been off work for at least 26 consecutive weeks and
- Your regular net paid income reduces by 25% or more as a result.

Please let us know as soon as you think you'll be making a claim for Premium Waiver as we may not be able to backdate it or refund premiums. Please see section 3.1 for information on how to claim and our **Combined Life and Critical Illness Essentials policy terms and conditions** for full details.

1. COMBINED LIFE AND CRITICAL ILLNESS ESSENTIALS

Combined Life and Critical Illness Essentials pays out if any of the following events happens while your cover is in force:

- You die.
- You meet one of our Critical Illness Protection definitions. Some of the definitions will pay 100% of the amount you're covered for (called full payouts). Some will pay a smaller amount (called additional payouts).
- You meet our terminal illness definition.
- You meet our total permanent disability definition, if you choose this optional extra.
- An eligible child meets one of our Critical illness Essentials definitions, or dies. Children's critical illness cover pays out 50% of the cover amount, up to a maximum of £25,000. Funeral cover pays £5,000.

Once we've made a full payout death, critical illness, terminal illness or total permanent disability (if choose this optional extra) claim, the cover will end.

See the **Combined Life and Critical Illness Essential policy terms and conditions** for full details.

1.1 WHO CAN APPLY FOR COMBINED LIFE AND CRITICAL ILLNESS ESSENTIALS?

You can apply for cover if you meet all of the following:

- You're aged between 18 and 69.
 - You have a personal UK, Channel Islands or Isle of Man bank account.
 - You've lived in the UK for the last 6 months, with the right to remain in the UK.
 - You're a UK resident.
 - You're currently registered with a UK doctor.
-

1.2 WHAT TYPES OF COVER CAN I HAVE?

You can choose from 3 types:

- **Level Cover**

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

If you choose Level Cover, you can't change to Increasing Cover later.

- **Increasing Cover**

The amount you're covered for will go up in line with inflation based on the consumer price index including owner occupiers' housing cost (CPIH) on each cover anniversary, capped at a total of £3 million. The maximum amount of critical illness cover you can have with us is £3 million across all critical illness covers.

Your premiums will also go up to reflect the extra cover. The increase is calculated as the inflation increase multiplied by 1.5.

You can skip an increase. If you skip 3 consecutive increases, we'll remove the Increasing Cover option and change your cover(s) to Level Cover for the remainder of the term. Once we've removed the Increasing Cover option, you can't add it back on later.

- **Decreasing Cover**

The amount you're covered for goes down on a monthly basis, consistent with the capital amount outstanding on a repayment mortgage paying interest at 8% a year.

1.3 HOW MUCH COVER CAN I APPLY FOR?

You can choose from £10,000 to £3 million for Level, Increasing or Decreasing Cover. If you choose £3 million of cover, you won't be able to select Increasing Cover.

1.4 ARE THERE ANY EXCLUSIONS?

We won't pay your claim if your death is due to suicide or as a result of intentional self-inflicted injury in the first 12 months of the policy.

Some of our Critical Illness Essentials definitions have exclusions related to drug or alcohol usage. See the **Combined Life and Critical Illness Essentials policy terms and conditions** for the Critical Illness Essentials definitions.

Any other exclusions that apply to you will be detailed on your cover summary.

1.5 HOW LONG CAN I GET COVER FOR?

You can choose how long to be covered for. Your age might influence your decision.

	Minimum term	Maximum term	Maximum age at end
Level and Increasing Cover	1 year	52 years	79 years
Decreasing Cover	5 years	52 years	79 years

1.6 HOW MUCH DOES THE COVER PAY OUT?

We'll pay the amount of cover that applies to your death, critical illness, terminal illness, or total permanent disability claim (if you choose this optional extra), assuming the claim conditions are met.

Full payout

A full payout means we'll pay 100% of the amount you're covered for. A summary of the Critical Illness Essentials definitions we cover is set out in section 5.

Additional payout

An additional payout means we'll pay 30% of the amount you're covered for, or £30,000, whichever is lower. A summary of the Critical Illness Essentials 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 you suffer a further critical illness, and you carry on paying your premiums. See section 5 for more information.

Children's critical illness payout

Children's critical illness cover pays out 50% of the cover amount on Level and Increasing Cover and 50% of the original cover amount on Decreasing Cover when you make a claim, up to a maximum of £25,000 if an eligible child is diagnosed with one of our full or additional payout critical illness conditions. Children's critical illness cover also includes funeral cover, which pays £5,000 as a contribution towards a funeral if an eligible child dies.

We'll only pay one critical illness claim and one funeral claim for each child. If we pay a claim for one child, any other eligible children will still be covered.

Who we'll pay

If you claim on your cover, we'll pay the amount covered to the person covered, executors, nominated beneficiaries or trustees.

We'll pay a children's claim to the person covered under the adult cover.

1.7 WHAT IS CHILDREN'S CRITICAL ILLNESS COVER?

Your Combined Life and Critical Illness Essentials cover automatically includes children's critical illness cover.

Children's critical illness cover pays out 50% of the cover amount, up to a maximum of £25,000 if an eligible child is diagnosed with one of our full or additional payout critical illness conditions and survives for at least 10 days from diagnosis.

It also includes funeral cover, which pays £5,000 as a contribution towards a funeral if an eligible child dies.

Children's critical illness cover applies to all eligible children from 30 days old until their 18th birthday, or their 21st birthday if they're still in full-time education.

There's no limit to the number of children that can be covered. If you become a new parent or have further eligible children in the future, they'll be covered automatically, and you don't need to do anything.

For full details, please see the **Combined Life and Critical Illness Essentials policy terms and conditions**.

Optional Children's Critical Illness Protection

Within our Protection Menu you can choose to add optional Children's Critical Illness Protection. This is separate from the children's critical illness cover included with your Combined Life and Critical Illness Essentials.

For full details, please see the **Children's Critical Illness Protection policy terms and conditions**.

1.8 WHAT IS TERMINAL ILLNESS COVER?

Terminal Illness cover pays out the full amount you're covered for if you're diagnosed as being terminally ill and, in the opinion of your attending UK Consultant, the illness is expected to lead to your death within 12 months.

Terminal Illness cover is not included for children's critical illness cover.

1.9 WHAT IS TOTAL PERMANENT DISABILITY?

Total permanent disability is an optional extra that can be applied for at the same time as your Combined Life and Critical Illness Essentials. For Level and Increasing Cover, you need to apply before your 64th birthday, for Decreasing cover you need to apply before your 60th birthday.

Total permanent disability pays out the full amount you're covered for if, before your 65th birthday,:

- You're unable to do your own occupation ever again, or
- You're unable to perform 3 or more activities of daily living as described in the **Combined Life and Critical Illness Essentials policy terms and conditions** ever again.

Your cover summary will show the total permanent disability definition that applies to you.

2. PAYING FOR YOUR COVER

2.1 WHAT WILL MY COVER COST?

The premiums you pay depend on several factors including your age, health, lifestyle, the type of cover you choose and the term you select. You can find full details on your quote and your cover summary.

2.2 WILL MY PREMIUMS STAY THE SAME?

We guarantee your premiums won't increase during the term of your policy unless you increase the cover you already have, choose Increasing Cover or add a new 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.

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 apply before your 65th birthday, Premium Waiver is automatically included in your policy. It means you may not have to pay your premiums if you're unable to do your job and your income reduces. See page 8 for more information.

2.5 CAN I REDUCE MY COVER?

You can reduce the amount you're covered for or your policy term at any time, as long as you don't go below the minimum cover amount or cover term. See the **Combined Life and Critical Illness Essentials policy terms and conditions** for full details.

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

2.6 CAN I ADD TO MY COVER?

There are 2 ways you can add to the amount you're covered for:

- A new application. This may be subject to a full underwriting process, and you'll pay the premium rates that apply at the time.
- Using your Guaranteed Increase Options. If you have what we call a key life event – such as getting married or having a baby – you can add to your cover without having to give us any additional medical information. You must take up this option within 12 months of the event happening. For full details, please see your **Combined Life and Critical Illness Protection policy terms and conditions**. To check if you have Guarantee Increase Options on your policy, please see your cover summary.

Adding to your cover will mean your premiums go up.


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.

If you die within the policy term, a nominated beneficiary (for example, a member of your family), a trustee of your policy (if it's in trust), or the executor of your estate should phone our Claims Team on **0808 173 1821**.

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 **Combined Life and Critical Illness Protection policy terms and conditions** for details.
- Your claim is subject to any exclusions shown on your cover summary.
- You haven't answered the questions in your application honestly, accurately and reasonably.
- For Premium Waiver claims, you were already off work due to illness or injury before your policy started.
- For children's critical illness claims, the condition (or related condition) or symptoms leading to the condition had already started before your policy started.

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. However, if you die and a large claim amount is paid into your estate, your overall tax liability might change (inheritance tax may be affected). 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?


You'll still be covered by your Combined Life and Critical Illness Essentials 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 may be able to cancel one type of cover within your policy without having to cancel other types you hold.

4.3 HOW WILL YOU USE THE INFORMATION I GIVE YOU?

We'll use the information you give us to set up, administer and manage your policy. This includes assessing your application, underwriting and pricing your cover, handling claims, managing complaints, preventing fraud and meeting our legal and regulatory obligations.

This will include using health and medical information where necessary, for example, to assess your application or a claim.


We may share your information with Scottish Friendly Assurance Society Limited, medical professionals, service providers who support our business, reinsurers, and regulators or ombudsman services where required.

We only use and share your information where it is necessary and permitted by law.

You have rights in relation to your personal data, including how it is used and shared. More information about how we use your data and your rights 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. CRITICAL ILLNESS ESSENTIALS DEFINITIONS

Full payout

If you're 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 **Combined Life and Critical Illness Essentials policy terms and conditions** for full details.

Children's critical illness cover

If an eligible child is diagnosed with one of the following illnesses or conditions, we'll pay 50% of the amount of cover specified on your cover summary for Level and Increasing Cover and 50% of the original cover amount on Decreasing Cover when you make a claim, up to a maximum of £25,000. We'll pay one claim per eligible child for one of our full or additional payout critical illness conditions.

Aorta graft surgery

Aplastic anaemia

Bacterial meningitis

Benign brain tumour

Blindness

Cancer

Cardiac arrest

Cardiomyopathy

Coma

Coronary artery bypass grafts

Creutzfeld-Jakob disease

Deafness

Dementia including Alzheimer's

Encephalitis

Heart attack

Heart valve replacement or repair

Kidney failure

Liver failure

Loss of hand or foot

Loss of speech

Major organ transplant

Motor neurone disease (and specified diseases)

Multiple sclerosis

Open heart or structural heart surgery

Paralysis of limb

Parkinson's disease

Pulmonary artery surgery

Pulmonary hypertension

Respiratory failure

Spinal stroke

Stroke

Systemic lupus erythematosus

Third degree burns

Traumatic brain injury

Additional payout

If you're diagnosed with one of the following illnesses or conditions, we'll make an additional payout. We'll pay 30% of the amount of cover specified on your cover summary when you make a claim, or £30,000, whichever is less.

We'll pay additional payouts more than once, but not for the same condition twice. The amount covered would remain intact should you need it in the future for a further claim.

Children's critical illness cover

If an eligible child is diagnosed with one of the following illnesses or conditions, we'll pay 50% of the amount of cover specified on your cover summary for Level and Increasing Cover and 50% of the original cover amount on Decreasing Cover when you make a claim, up to a maximum of £25,000. We'll pay one claim per eligible child for one of our full or additional payout critical illness conditions.

Carcinoma in situ of the breast

Low-grade prostate cancer

Ovarian tumour of borderline malignancy/low malignant potential

Testicular cancer of low grade

Please see the **Combined Life and Critical Illness Essentials 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.