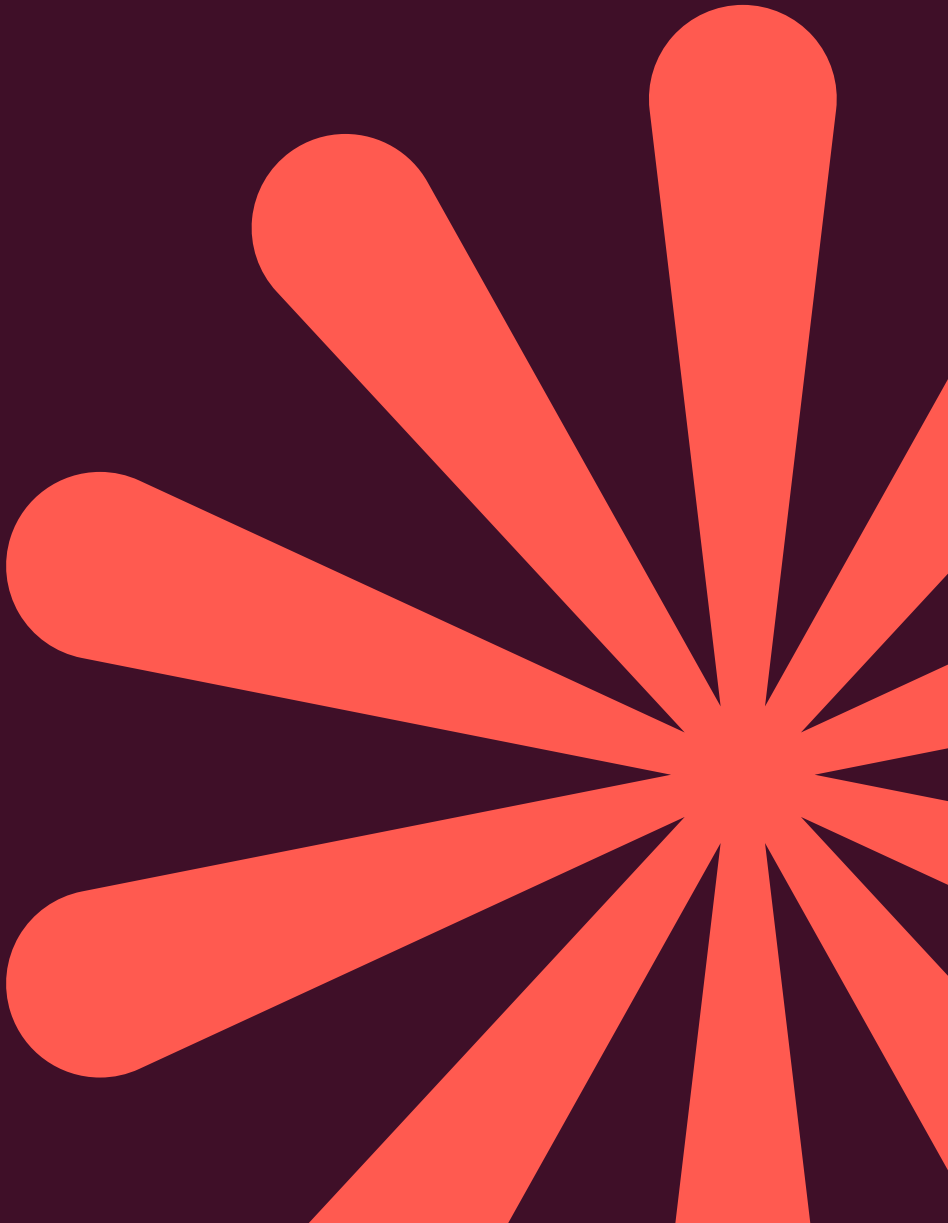




Income Protection

KEY FACTS

JUNE 2026



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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 Income Protection.

Income Protection 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 Income 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
CORE COVERS						
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					✓	
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
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)
Combined Life and Critical Illness Protection Quality cover that pays out on diagnosis of a critical illness or terminal illness, or death	✓	✓	✓	✓		
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 INCOME PROTECTION AIMS TO DO

This cover aims to protect some of your earnings if you can't do your own job because of illness or injury.

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.
- To let us know if any of the answers to the questions on your application change in the time between applying for your cover and your cover starting.

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.

If you're receiving state benefits

If you claim, the monthly amount we pay you may have an impact on your state benefits.

We won't change the amount we pay out if you're receiving state benefits, but the benefits you're entitled to may be reduced due to your Income Protection payout. For example, payments may reduce your universal credit entitlement.

If you don't tell us your earnings have reduced

It's important that you let us know if your earnings reduce so we can update your cover. If not, we may reduce the amount we pay you when you claim if your cover amount is more than the maximum you're allowed. Before making changes to your cover, we recommend you speak to your Financial Adviser. Please see section 1.7 for more information.

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.

YOUR POLICY INCLUDES PREMIUM WAIVER

Premium Waiver is automatically included and can't be removed. It means you won't have to pay your Income Protection premiums if, after your cover has started:

- You become unable to do your job because of illness or injury and have been off work for at least 28 consecutive days.

OR:

- You're in employment on or after the first anniversary of your policy and you're then not working as a result of involuntarily losing your job or being made redundant. In this case we'll waive your premiums for up to 6 months.

OR:

- After the first anniversary of your policy, you start maternity or paternity leave. In these cases, we'll waive your premiums for 6 months.

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 **Income Protection policy terms and conditions** for full details.

1. INCOME PROTECTION

Income Protection pays you a monthly or weekly amount if, due to illness or injury, you can't do your own job and your earnings are reduced.

Own job means the actual job you do, regardless of your trade or profession.

1.1 WHO CAN APPLY FOR INCOME PROTECTION?

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

- You're aged between 18 and 59.
 - You're in paid work for at least 16 hours a week.
 - You have a personal UK, Channel Islands or Isle of Man bank account.
 - You've lived in the UK for the last 2 years, with the right to remain in the UK.
 - You're a UK resident, and you intend to stay in the UK until the end of your cover term.
 - You've been registered with a UK doctor for the last 2 years.
-

1.2 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.

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), to a maximum of 10%, on each cover anniversary, capped at a total of £250,000 a year. The maximum amount of income protection cover you can have with us is £250,000 a year across all income protection covers.

It's important to make sure the annual increases to your cover don't mean that your cover amount exceeds the maximum amount of cover you're allowed. If it does, you may not be able to claim the full amount of cover you've been paying for. See section 1.4 for more information.

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 your cover amount and monthly premium will remain level for the rest of the cover term.

Once we've removed the Increasing Cover option, you can't add it back on later.

1.3 HOW LONG WILL YOU PAY MY CLAIM FOR?

You can choose your payment period, which is the length of time that we can pay your claim while you remain eligible, as explained in section 1.9. There are 2 options:

- **2-year payment period:** Cover that can pay out for up to 2 years for each claim.

For example, if you chose a 20-year term and we started paying your claim in year 5, we could pay your claim for up to 2 years and stop paying it in year 7. You'd still be covered for the remaining 13 years (if you continued to pay your monthly premiums) and could make further claims. If a new claim is for the same condition, you'd need to be fully back at work for at least 6 months before you claimed again. If it's for a new condition, your deferred period would apply.

- **Full-term payment period:** Cover that can pay out from when you're unable to work until the end of your cover term.

For example, if you chose a 20-year term and we started paying your claim in year 5, we could pay your claim for the remaining 15 years.

1.4 HOW MUCH COVER CAN I APPLY FOR?

Income protection policies don't allow you to take out more cover than you currently earn after tax and National Insurance contributions. However, you can choose the amount of cover you want from £2,500 to £250,000 a year. If you choose £250,000 of cover, you won't be able to select Increasing Cover.

The amount you choose is based on your annual earnings (this is what you earn each year before any tax or National Insurance deductions). We can only offer you cover for a proportion of your annual earnings as we need to allow for tax and National Insurance.

We can cover you for:

- 65% of your annual earnings up to £60,000.
- 50% of annual earnings over £60,000 and up to £100,000.
- 45% of any annual earnings over £100,000.

These examples show you how to calculate the amount of cover you can apply for:

	Example 1 Annual earnings of £55,000	Example 2 Annual earnings of £70,000	Example 3 Annual earnings of £125,000
65% of annual earnings up to £60,000	$£55,000 \times 65\% =$ £35,750	$£60,000 \times 65\% =$ £39,000	$£60,000 \times 65\% =$ £39,000
50% of annual earnings over £60,000 and up to £100,000	Not applicable	$£10,000 \times 50\% =$ £5,000	$£40,000 \times 50\% =$ £20,000
45% of annual earnings over £100,000	Not applicable	Not applicable	$£25,000 \times 45\% =$ £11,250
Maximum monthly amount of cover you can have	$£35,750/12 =$ £2,979 a month	$£44,000/12 =$ £3,667 a month	$£70,250/12 =$ £5,854 a month

The figures in this table are for illustration purposes, and rounded up to the nearest pound. The actual amount we pay when you claim may differ as our calculation will be based on the number of days in each month.

1.5 ARE THERE ANY EXCLUSIONS?

We have no general exclusions on our Income Protection. Any exclusions that apply to you will be detailed on your cover summary.

1.6 HOW LONG CAN I GET COVER FOR?

You can choose how long to be covered for, although there may be some restrictions depending on your job. Your current age and the age you plan to retire might influence your decision.

Minimum term	Maximum term	Maximum age at end
5 years	52 years	70 years

1.7 HOW MUCH DOES THE COVER PAY OUT?

The amount we pay out is based on your earnings just before you're unable to do your own job. Your Income Protection payouts will never pay you more than the maximum you're allowed, shown below.

When you claim, if, since your cover started, your earnings have:

- Stayed the same or increased, we'll pay you the amount shown on your cover summary subject to any deductions we'll make if you have continuing income.
- Reduced, we might need to reduce your cover amount and pay you the maximum we're allowed to pay, subject to any deductions we'll make if you have continuing income.

The maximum we're able to pay is:

- 65% of your annual earnings up to £60,000.
- 50% of annual earnings over £60,000 and up to £100,000.
- 45% of any annual earnings over £100,000.

See the example in section 1.4 for how to calculate how much we're able to pay.

Deductions we'll make to the cover we pay you

You might carry on getting income after you stop working. This could include sick pay, other insurance that pays when you're unable to work, income from a business you own or ill-health early retirement pension payments. We deduct income like this when working out your payout, as this income may take you over your maximum cover amount.

We'll deduct:

- 65% of any continuing income or profit (including dividends, bonuses and benefits in kind).
- 65% of ill-health early retirement pensions.
- 100% of payments from similar insurance policies (as these are paid to you tax-free).

We don't make any deduction for state benefits or income from your investments.

Any payments we make to you may affect a claim on other income protection policies you or your employer have. Also, any state benefits you're entitled to may be reduced due to your Income Protection payouts. For example, payments may reduce your universal credit entitlement. State benefits can change at any time.

The example below shows how we'll calculate the deductions to the maximum cover you're allowed, and how it affects your cover if you've chosen less than the maximum.

	Example 1	Example 2
	The maximum cover you're allowed based on your earnings is £3,000 a month	The maximum cover you're allowed based on your earnings is £3,000 a month
	You choose the maximum cover amount allowed: £3,000 a month	You choose below the maximum cover amount allowed: £1,800 a month
Payments from other insurance products: £500 a month	We'll deduct 100% of this £500 a month from your maximum cover We'll deduct £500 a month	We'll deduct 100% of this £500 a month from your maximum cover We'll deduct £500 a month
Payments from ill-health retirement pensions: £500 a month	£500 a month We'll deduct 65% of this £500 a month from your maximum cover We'll deduct £325 a month	£500 a month We'll deduct 65% of this £500 a month from your maximum cover We'll deduct £325 a month
Payments from continuing earnings or profits: £500 a month	£500 a month We'll deduct 65% of this £500 a month We'll deduct £325 a month	£500 a month We'll deduct 65% of this £500 a month We'll deduct £325 a month
Amount we'll pay you	£3,000 – £500 – £325 – £325 (the maximum cover minus the continuing income) = £1,850 a month is the maximum we can pay you We'll pay £1,850 a month, which is below your cover amount due to your continuing income	£3,000 – £500 – £325 – £325 (the maximum cover minus the continuing income) = £1,850 a month is the maximum we can pay you We'll pay you £1,800 a month, which is your full cover amount

The figures in this table are for illustration purposes, and rounded up to the nearest pound. The actual amount we pay when you claim may differ as our calculation will be based on the number of days in each month.

Minimum Cover Guarantee

Income Protection includes our Minimum Cover Guarantee to protect you against a future drop in earnings. If, when you claim, your earnings mean we can't pay you the full cover amount, we'll apply our Minimum Cover Guarantee.

If your cover amount is higher than £1,500 a month, the amount we'll pay you won't be less than £1,500, subject to deductions we make for continuing income.

If your cover amount is less than £1,500 a month, the guarantee will still apply and we'll pay the cover amount on your cover summary, subject to deductions we make for continuing income.

Continuing income includes sick pay, other insurances that pay when you're unable to work, income from a business you own or ill-health early retirement pension payments.

To qualify for the guarantee, you must have been working at least:

- 24 hours a week if you're self-employed or
- 30 hours a week if you're employed at the time you became unable to do your own job.

We'll ask you for evidence of this when you claim.

Cover Uplift

If, when you claim, the maximum cover you're allowed is within 10% of your cover amount, we'll apply our Cover Uplift to meet the shortfall.

For example, if the maximum amount of cover you're allowed is £950, and your cover amount is £1,000, we'll pay you £1,000.

We won't apply the Cover Uplift if we've already used the Minimum Cover Guarantee.



Checking your cover when your earnings reduce

As the amount we're able to pay you when you claim is directly aligned with your current earnings, it's important to regularly review the amount of cover you have so you're not paying for cover you can't claim for. If your earnings increase or decrease, we recommend you speak to your Financial Adviser who will be able to offer you guidance on the best approach for your needs.

If your earnings have reduced, you can reduce your amount of cover and reduce your monthly premiums. We won't refund any premiums you've paid for cover over the maximum you're allowed to have.

Hospital Cover

If, during your deferred period, you're admitted as an in-patient to a UK hospital for 7 consecutive nights or more due to your illness or injury, we'll pay you £150 for every night, up to 90 consecutive days.

We'll calculate your payout from your first night in hospital and these payments will continue until you leave hospital, your deferred period ends, you've been in hospital for more than 90 nights, your cover ends or you die, whichever happens first.

There are some reasons for being in hospital that we won't pay out for. For example, elective psychiatric admission or treatment for alcohol abuse and/or drug abuse. Please see the **Income Protection policy terms and conditions** for full details.

Who we'll pay

If you claim on your cover, we'll pay you as the person covered. Please see the **Income Protection policy terms and conditions** for full details.

1.8 WHEN WILL YOU START PAYING MY CLAIM?

Your choice of deferred period

You can choose how long to leave it before we start paying your claim. This is called your deferred period. You can choose 4, 8, 13, 26 or 52 weeks.

Your deferred period starts from the day you become unable to do your own job. During the deferred period, we can assess your claim so that the first payment we make to you at the end of your deferred period isn't delayed.

Once your deferred period has ended, we have all the information we need, and we've accepted your claim, we'll start paying your monthly or weekly amount within 30 days.

We won't pay a claim, if when you make a claim, your chosen deferred period is the same as, or longer than, your remaining cover term.



We'll waive your monthly premiums after 28 days

Your Income Protection includes Premium Waiver as standard. Which means we'll start waiving your monthly premiums 28 days after you become unable to do your job, regardless of your chosen deferred period or whether your earnings have reduced. It's important you tell us as soon as you're unable to work so you can benefit from Premium Waiver as soon as possible.

Please see the **Income Protection policy terms and conditions** for full details.

Handling tiered sick pay

If you get tiered sick pay from your employer, you can choose different covers with different cover amounts and different deferred periods all within one policy.

For example, if you receive full pay for 26 weeks and then half pay for 26 weeks, you can take out 2 Income Protection covers: one with a 26-week deferred period and another with a 52-week deferred period, and tailor the cover amounts to make up the shortfall to the maximum allowed.

This example shows you how to apply for the cover that suits you.

Example based on annual earnings of £45,000	Full sick pay for 6 months	Half-pay for months 7–12	No sick pay from month 13
We can pay 65% of £45,000 which equals £29,250 £29,250 a year = £2,437.50 a month	No cover needed as earnings not reduced	Cover 1 <ul style="list-style-type: none"> • £1,219 a month • 26-week deferred period <p>How we calculate that maximum cover allowed: £45,000 x 65% = £29,250</p> <p>Less 65% of half-pay (£22,500) = £14,625</p> <p>£29,250 – £14,625 = The maximum we can pay is:</p> <p>£14,625 a year/ £1,219 a month</p>	Cover 2 <ul style="list-style-type: none"> • £1,219 a month • 52-week deferred period <p>How we calculate that maximum cover allowed: £45,000 x 65% = £29,250</p> <p>Less £14,625 (payment from cover 1)</p> <p>£29,250 – £14,625 = The maximum we can pay is:</p> <p>£14,625 a year/ £1,219 a month</p>

The figures in this table are for illustration purposes, and rounded up to the nearest pound. The actual amount we pay when you claim may differ as our calculation will be based on the number of days in each month.

You can choose when you receive your payout

Income Protection payments are made in arrears. You can choose to receive your payments weekly or monthly, and choose the day each week or date each month you'd like us to pay you – we'll discuss this with you when we're ready to pay your claim. Depending on what date you choose, your first payment might be a partial payment, with full payments being made each month after.

Return-to-work payment

If, when you return to work, you're only well enough to do your job part-time and your earnings are still reduced, or you're only able to do a different, lower-paid job, you may be eligible for a return-to-work payment. This is a proportion of the amount we paid you immediately before your return.

Please see the [Income Protection policy terms and conditions](#) for full details.

If you're not in a paid job

If you've not been in a paid job for more than 3 months when you become incapacitated, we'll assess your claim against your ability to meet our activities of daily working definition explained in our [Income Protection policy terms and conditions](#). If you're assessed against (a) in the activities of daily working definition, you'll need to be unable to do 3 or more of the 6 activities listed.

We'll pay your cover amount, or £1,500 a month, whichever is less, subject to any deductions we'll make for continuing income as explained in section 1.7.

For full details of activities of daily working, read our [Income Protection policy terms and conditions](#).

1.9 WHEN WILL YOU STOP PAYING MY CLAIM?

Income Protection pays out until whichever of the following happens first:

- You no longer meet our definition of incapacity.
 - You return to work and your total income (from your job and any other continuing income we take into account) is more than the maximum we're allowed to pay. See section 1.4 for full details.
 - You reach the end of your chosen payment period or cover term.
 - You die.
-

1.10 CAN I REDUCE MY COVER IF I TAKE AN UNPAID BREAK FROM WORK?

After your cover has been in force for 12 months, you can request an unpaid work break. You can reduce your cover and monthly premium while you're on the unpaid work break if, for example, you take a sabbatical or unpaid parental leave.

You can reduce your cover to 10% of your cover amount, or a minimum of £2,500 a year, whichever is higher. Your monthly premiums will also reduce. The reduced premiums and cover will start from the date you start your break, which must be for at least 3 months and up to a maximum of 12 months.

At the end of your unpaid work break, we'll automatically revert to your cover amount and monthly premium from immediately before you started your break. If your circumstances have changed after your unpaid work break, you can contact us to change your cover. We recommend you speak to your Financial Adviser.

Please see the **Income Protection policy terms and conditions** for full details.

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.

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, or for up to 6 months if you involuntarily lose your job or you start maternity or paternity leave. 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 **Income Protection 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 **Income 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.

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 **Income Protection policy terms and conditions** for full 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.
 - Your earnings haven't reduced to the qualifying amount.
 - Your chosen deferred period is the same as, or longer than, your remaining cover term.
 - For Premium Waiver claims, you were already off work due to illness or injury before your policy started.
 - For Hospital Cover claims you were already in hospital 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. Being in receipt of Income Protection may impact your entitlement to state benefits. 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?


There are some restrictions to the countries you can move to and still be covered. See the **Income Protection policy terms and conditions** for full details.

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>.



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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.