

WHY OUR COVER UPGRADE PROMISE IS BETTER



WHEN **LEE'S** HEART FAILED HIM SO DID HIS INSURER

It took a defibrillator to bring Lee back to life after a cardiac arrest. However, the policy Lee took out in 2007 refused to pay out. Apparently, his policy only covers heart attacks.

To make matters worse, in 2009 the insurer decided to include cardiac arrest in all new policies. But the improvement didn't apply to existing customers like Lee.

So, he's left with a pacemaker, medication for life and an outdated policy that let him down.

LEE IS NOT ALONE

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CRITICAL ILLNESS PROVIDERS HAVE UPDATED THEIR POLICY DEFINITIONS SINCE 2018 WITHOUT UPGRADING EXISTING CUSTOMERS' COVER.

Source: From 1 January 2018 to 3 April 2024, CI Expert, April 2024.

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

Every policy comes with a cover upgrade promise. Which means if we improve our critical illness definitions, we'll apply the improvements to existing customers' policies completely free.

So, if they have to make a claim, we check it against both the definitions they bought and the definitions for new customers. And we pay out if the claim is valid under either.

Occasionally, we may introduce changes that we won't automatically upgrade for free. If this happens, we'll offer existing customers the chance to pay to add them.

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

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



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