# LIFE COVER

Guardian's life cover helps provide financial protection for your client's family if they die or are diagnosed with a terminal illness.

We offer 2 life covers:

## LIFE ESSENTIALS

Quality life cover at a more affordable price.

## LIFE PROTECTION

Enhanced life cover with quality features.

GUARDIAN 1821
LIFE. MADE BETTER.

## THE DIFFERENCES

| | LIFE ESSENTIALS | LIFE PROTECTION |
|---|---|---|
| **TERMINAL ILLNESS DEFINITION** | Pays out if a client is expected to survive for less than 12 months. | Pays out if a client is expected to survive less than 12 months, or is diagnosed with incurable stage 4 cancer, motor neurone disease, Creutzfeldt-Jakob disease, or Parkinson-plus syndromes, even if life expectancy is more than 12 months. |
| **PREMIUM WAIVER** | Included as standard with a 26-week deferred period. Premiums waived if the client is unable to work due to illness or injury. | Included as standard with a 4-week deferred period. Premiums waived if the client is unable to work due to illness or injury, on maternity/paternity leave, or loses their job involuntarily (up to 6 months). |
| **COVER TYPE** | Available as Level, Increasing, or Decreasing Cover. Increasing Cover rises in line with CPIH. | Available as Level, Increasing, Decreasing, or Family Income Benefit (level only). Increasing Cover rises in line with RPI. |
| **LIFESTYLE PROMISE** | Premium may be reduced if a client is paying an increased amount and stops smoking. | Premium may be reduced if a client is paying an increased amount and they stop smoking, lose weight, change job or give up sports activities. |
| **IMMEDIATE COVER** | Temporary cover up to £300,000 that starts as soon as we receive a completed application form. | Temporary cover up to £1 million that starts as soon as we receive a completed application form. |

# THE SHARED BENEFITS

LIFE ESSENTIALS

LIFE PROTECTION

## DUAL LIFE APPROACH

We don't offer joint life policies. Instead, we offer a dual life approach where both partners' cover is kept separate. That way if either partner dies the other partner's cover remains in place. Our dual life approach still only requires a single quote, application and direct debit.

## OPTIONAL CHILDREN'S CRITICAL ILLNESS COVER

Life Protection and Life Essentials policyholders can add Children's Critical Illness Protection to their adult policy anytime. They can select any amount between £10,000 and £100,000, limited to the parent's cover amount.

## PAYOUT PLANNER

Payout Planner allows your clients to nominate up to 9 beneficiaries when they apply. It's simple. It's quick. And it means we can promptly pay the people your clients wanted the money to go to without waiting for probate to be granted.

## PART OF OUR PROTECTION MENU

Life Protection and Life Essentials are both available as part of our Protection Menu.

So, you can combine either or both, with all our other cover types in our Essentials and Protection ranges to create a single policy that meets your client's needs perfectly.

## FAST UNDERWRITING

Life Protection and Life Essentials share our expert underwriting support, with fast and efficient decision making throughout the process.

## CLAIMS SERVICE

Life Protection and Life Essentials claimants will all experience the same bespoke claims service. We don't ask for claim forms to be completed to make a claim; instead we take the information we need to start the process by phone. Every claimant is given a dedicated claims specialist who will deal with their claim from start to finish, and they have access to our unique claims service, HALO.

## 5-STAR SERVICE

Life Essentials and Life Protection both benefit from the same award-winning service. We're the proud winners of FT Adviser's 5-star service award 7 years in a row - that's every year since we launched.

LIFE ESSENTIALS

LIFE PROTECTION

All Life Essentials and Life Protection policyholders, and their immediate families, benefit from our additional support services.

## CLAIMS SUPPORT

# HALO

### Tailored support when it's needed most.

At the point of claim, our Claims Team is on hand to organise medical treatments, counselling and legal services to support our customers in the best way possible. The service could include:

- Bereavement counselling
- A face-to-face second medical opinion
- Specialist therapy for neurological conditions
- Return-to-work support
- Finding a solicitor to handle probate and estate planning
- Nursing support following diagnosis and treatment
- Estate planning following a terminal illness diagnosis
- Therapies to ease the consequences of treatments

## EVERYDAY SUPPORT

# Anytime

### Free medical expertise on hand, anytime.

We're not just here for policyholders when they need to claim. All our customers get free additional benefits - anytime. This includes 24/7 GP consultations over the phone from anywhere in the world, UK-based face-to-face second medical opinions, over the phone consultations for emotional well-being and aches and pains.

HALO and Guardian Anytime don't form part of your client's contract with us, and we can change or remove the benefits included at any time.

Find out more at:
adviser.guardian1821.co.uk

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