



A GUIDE TO LIFE PROTECTION

PREMIER LIFE INSURANCE

Have you ever wondered how your family would manage financially without you?

Life Protection could be the answer. It offers policyholders superior cover, enhanced features, and most importantly, peace of mind.

So, if the worst happens, you can rest assured your family will be left with financial security, rather than financial worries.

GUARDIAN₁₈₂₁

LIFE. MADE BETTER.

WE ALL WANT THE BEST FOR OUR FAMILIES.

That's why we created Life Protection. It's quality life insurance that includes enhanced features to offer you and your family the best protection.

SUPERIOR COVER. ENHANCED FEATURES

- 1 LIFE PROTECTION THAT PAYS OUT SOONER**

If you're diagnosed with a terminal illness, most life insurance policies will only pay out when a doctor confirms you have less than 12 months to live. Life Protection, pays out as soon as you're diagnosed with incurable stage 4 cancer, motor neurone disease, Creutzfeldt-Jakob disease or Parkinson-plus syndromes even if you're expected to live for longer than 12 months. That way, you can make the most of the time you have left without worrying about the financial impact your death will have on your loved ones.
- 2 A FULL CHOICE OF COVER TYPES**

Life Protection allows you to choose a lump sum cover amount that either remains fixed for the term of the policy, increases with inflation, or decreases in line with your outstanding mortgage. Alternatively, you can choose a family income benefit, where rather than a lump sum, your loved ones will be paid a monthly income until the end of the policy term to replace the lost income.
- 3 PROTECTION FOR YOU AND YOUR PARTNER**

Instead of joint life policies, we offer a dual life approach where you and your partner's cover is kept separate. Our dual life approach pays out on the death of either partner, providing the money to maintain the quality of life for the loved ones who remain. Unlike normal joint cover, if one of you has to claim your partner will still have cover in place and won't have to try and replace it when they're older.
- 4 OPTIONAL CHILDREN'S CRITICAL ILLNESS COVER**

You can add Children's Critical Illness Protection to Life Protection at any time. It covers a range of serious, life-changing conditions, and we pay out a lump sum to help you cope and concentrate on the most important thing – being there to care.
- 5 WE REVIEW YOUR PREMIUMS IF YOUR HEALTH IMPROVES**

Smoking, weight, occupation, and sports activities can all impact your premiums. So, if you quit smoking, lose weight, change to a lower-risk occupation, or give up a high-risk sports activity, we'll review your premiums and lower them if possible.



- 6 WE PAY YOUR PREMIUMS IF YOU'RE UNABLE TO**
With a protection policy, your premiums need to be paid to keep the cover in place. So, if you become too ill to work and your income reduces, we'll pay your premiums until you return to work. We'll also pay your premiums for up to 6 months if you're made redundant or take maternity or paternity leave, as long as your policy has been in force for a year.
- 7 OUR PAYOUT PLANNER MAKES PAYOUTS FASTER**
You can make use of our Payout Planner when you apply. It allows you to nominate up to 9 people you'd like your life insurance pay out to go to when you die, which means we can pay out without having to wait for probate, so your beneficiaries receive payment without delay.
- 8 YOU CAN ADD COVERS TO PROTECT AGAINST ILLNESS**
Dying isn't the only risk to your family's financial security. Illness could also prevent you from earning. So, you can add critical illness cover, or income protection to your Life Protection cover using our menu.
- 9 YOU'RE COVERED FROM THE MOMENT YOU APPLY**
As soon as your application is submitted you can be covered under Immediate Cover. It's the same as the type you've applied for and pays out a maximum of £1 million. This means if you die before your policy starts, you'll still be covered.
- 10 NO STANDARD EXCLUSIONS**
We will pay out on any cause of death, including suicide, from day one.

To find out more about Life Protection, speak to your Financial Adviser.

And every policyholder gets free access to our additional support services, HALO and Anytime. You'll find more details on the back cover.

TAKING BETTER CARE OF FAMILIES.

Life Protection policyholders, and their immediate families, receive free access to additional support services.

CLAIMS SUPPORT

HALO

Tailored medical and legal 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
- Support with home, family and childcare issues
- 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 policyholders get free access to a GP 24/7, experts for second medical opinions, emotional wellbeing consultations, and assessments to help alleviate and prevent general aches and pains.



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