

OUR

CHILDREN'S CRITICAL ILLNESS PROTECTION

CAN BE ADDED TO ANY ADULT POLICY.

Other providers only include children's critical illness cover with adult critical illness cover. However, our cover can be added to the adult's Life Protection, stand-alone Critical Illness Protection or Combined Life and Critical Illness Protection.

What's more, we don't limit the children's cover to £25,000 or a maximum of 25% of the adult's cover. Instead, parents can choose any amount between £10,000 and £100,000, to a maximum of the amount they're covered for themselves.

For full details, visit:

adviser.guardian1821.co.uk

GUARDIAN 1821

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CANCER HEART ATTACK STROKE MULTIPLE SCLEROSIS

THERE'S NO BETTER PROTECTION
AGAINST THE BIG FOUR.

According to an independent panel of doctors.

When Protection Guru asked an independent panel of doctors to analyse the likelihood of making a successful claim on each providers critical illness definitions, only Guardian scored **100%** across the four most claimed for conditions.*

Here's why...

You can't get better than **100%.***

By using extensive incidence data, a panel of independent medical experts gave providers' critical illness definitions a score of between 0-100% based on how likely it is that a claim will be paid. Only Guardian scored 100% across the four most claimed for conditions. To find out more about our scoring, login to Protection Guru's Quality Analyser tool.

CANCER

Why our cancer definition scored 100%.*

We pay out on all malignant cancers.

Like others, we make a full pay out on definite diagnosis of a malignant cancer with histological confirmation.

However, we also make additional pay outs on less serious non-melanoma skin cancers, as well as low grade prostate cancer even if surgery or treatment aren't needed.

HEART ATTACK

Why our heart attack definition scored 100%.*

Confirmation from a UK consultant is all we need to pay out.

Some providers definitions say they'll only pay out for a heart attack of specified severity where there is evidence of a rise in enzymes or troponin levels.

That's why at Guardian, confirmation of a definite diagnosis from a UK Cardiologist is all we need to pay out, regardless of severity.

*Information provided by Protection Guru in March 2022. [ProtectionGuru.co.uk](https://www.protectionguru.co.uk) is an independent protection information and education hub for professional advisers.

STROKE

Why our stroke definition scored 100%.*

We pay out irrelevant of the severity of the stroke.

Most providers only pay out in severe cases, supported by definite evidence of neurological deficit with persisting clinical symptoms lasting at least 24 hours and death of tissue or haemorrhage on a brain scan.

MULTIPLE SCLEROSIS

Why our MS definition scored 100%.*

No need to have symptoms at point of claim.

Depending on the type of Multiple Sclerosis, symptoms can come and go. So, there's no guarantee they'll be present at point of claim.

That's why we pay out if a UK Consultant Neurologist confirms there's been a clinical impairment of motor or sensory function due to Multiple Sclerosis - even if the symptoms are not apparent when they make the claim. Plus, we don't require evidence of an MRI scan.

And because children get critically ill too...