

## WHY OUR ANGIOPLASTY DEFINITION IS BETTER



### **TOM** ONLY NEEDED ONE STENT FITTED BUT HIS POLICY ONLY PAYS OUT IF HE HAS TWO

Tom was rushed to hospital with chest pains.

He was suffering from angina, so a partially blocked coronary artery meant he was at risk of a deadly heart attack.

Tom was lucky. The surgeon was able to perform an angioplasty and clear the artery by inserting a single stent. But...

His critical illness cover won't pay out. Apparently, his policy only pays out if he has two stents fitted and Tom only needed one.

### **TOM IS NOT ALONE**

# 90,000

CORONARY ANGIOPLASTIES ARE CARRIED OUT IN THE UK EACH YEAR

Source: The Royal Wolverhampton NHS Trust, March 2024

# 2 million

PEOPLE IN THE UK HAVE OR HAVE HAD ANGINA

Source: ISRCTN Registry, A UK trial for the investigation of stable chest pain: can we improve patient experience, outcomes and NHS cost-efficiency compared to the current NICE guidelines, April 2024.

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

While some other providers won't pay out unless your angioplasty includes the fitting of two stents, we'll pay out an additional 50% of the amount you're covered for up to a maximum of £50,000 if you need just one.

What's more, you remain fully covered which means that if you become critically ill in the future, we'll make a further payment of the full amount you're covered for.

Needing one stent can still be critical and life-threatening if not treated. That's why we make an additional payout regardless of how many stents you need.

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

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



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