


WE NOW OFFER TWO
STAND-OUT LIFE COVERS.

LIFE
PROTECTION



Premier life cover
with enhanced features.

LIFE
ESSENTIALS



Low-cost life cover
with essential features.

A GREAT CHOICE EITHER WAY.

Until now, we've only offered Life Protection, our premier life cover with enhanced features. However, these days price is a key factor for many customers. That's why we've launched Life Essentials.

Here's a quick comparison of the two.



LIFE PROTECTION

Enhanced features. It's ideal if your client's priority is quality.



LIFE ESSENTIALS

Essential features. It's ideal if your client's priority is price.

HOW THEY COMPARE

TERMINAL ILLNESS DEFINITION

- Pays out if a client is expected to survive for less than 12 months.

Also pays out if they're diagnosed with incurable stage 4 cancer, motor neurone disease, Creutzfeldt-Jakob disease or Parkinson-plus syndromes even if they're expected to survive more than 12 months.

- Pays out if a client is expected to survive for less than 12 months.

PREMIUM WAIVER

- Included as standard with a 4-week deferred period. Premiums waived if the client is too ill to work.

Premiums also waived for up to 6 months for maternity/paternity leave or if they involuntarily lose their job.

- Included as standard with a 26-week deferred period. Premiums waived if the client is too ill to work.

EXCLUSIONS

- No standard exclusions.

- Doesn't pay out if death is due to suicide or is a result of intentional self-inflicted injury in the first 12 months of the cover.

COVER TYPE

- Level Cover, Increasing Cover, Decreasing Cover, and Family Income Benefit are all available.

Increasing Cover increases in line with the retail price index (RPI).

- Level Cover, Increasing Cover, and Decreasing Cover are available.

Increasing Cover increases in line with the consumer price index including owner occupiers' housing cost (CPIH).

LIFESTYLE PROMISE

- A client's premium may be reduced if they were paying an increased amount due to their health or lifestyle and they subsequently: stop smoking, lose weight, change job, give up sports activities.

- A client's premium may be reduced if they were paying an increased amount due to smoking and they subsequently stop smoking.

IMMEDIATE COVER

- Temporary cover, of the same type applied for, and it starts as soon as you submit the application online.

Pays out a maximum of £1 million before we offer terms.

- Temporary cover, of the same type applied for, and it starts as soon as you submit the application online.

Pays out a maximum of £300,000 before we offer terms.

THE SHARED BENEFITS

DUAL LIFE NOT JOINT LIFE

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.

PREMIUM WAIVER

Premium Waiver comes as standard with every policy regardless of a client's age, job or activities. So if we offer someone cover, they automatically get waiver.

The type of Premium Waiver differs depending on whether your client's choose Life Protection or Life Essentials.

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.

AVAILABLE ON 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 to create a single policy that meets your client's needs perfectly.

UNDERWRITING PHILOSOPHY

Life Protection and Life Essentials share our same underwriting philosophy. We do our best to offer the best terms to every client, regardless of the covers they chose. For a small number of pre-existing medical conditions (such as a history of breast or prostate cancer) we may offer different underwriting terms depending on if they apply for Life Protection or Life Essentials.

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 Protection and Life Essentials both benefit from the same level of service; the best. And FT Adviser agrees. They've awarded us a 5-star service award 5 years in a row – every year since we launched.

TAKING BETTER CARE OF FAMILIES

With Guardian, all Life Protection and Life Essentials 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 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.

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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