



WHY GUARDIAN

# DISCOVER THE VALUE OF A GUARDIAN POLICY

We freely admit that with our policies  
you get what you pay for.

That's because we never cut corners on the quality of our cover, and we  
include vital benefits that other providers may offer at extra cost.

**Here's why a Guardian policy is simply better value for money.**

**GUARDIAN**<sup>1821</sup>  
LIFE. MADE BETTER.

- 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. Our 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 FASTER, FAIRER CRITICAL ILLNESS COVER PAYOUTS**

In most critical illness claims cases, we only need a written diagnosis from a UK Consultant to pay out. This means we avoid the need for further questions or evidence which can lead to uncertainty and delay. What's more, if we upgrade our critical illness definitions, every existing customer can also benefit from the improvements. Believe it or not, when most providers make improvements to their critical illness policies, they rarely apply them to existing customers' policies.
- 3 BETTER COVER FOR COUPLES**

Many providers offer a joint life policy at a discounted price for couples. However, if one partner dies, the policy pays out and ends which leaves the surviving partner with no cover. At Guardian, we offer a dual life approach. Each partner has their own individual cover, so if one of them dies or is diagnosed with a critical illness, the other is still protected.
- 4 MORE FLEXIBLE COVER FOR CHILDREN**

Most providers include a limited amount of children's critical illness cover with adult critical illness policies. However, that means you can't get children's critical illness cover if you just want life cover. Plus, if you want critical illness cover but don't have children, you end up paying for children's cover you don't need. That's why we've made children's critical illness cover an optional extra. It can be added to either parent's life, critical illness or income protection policy at any time, and we let you choose how much cover you need.
- 5 WE PAY YOUR PREMIUMS IF YOU'RE UNABLE TO**

In certain situations, money can get tight, and life would be easier if you could take a break from paying your premiums. That's why we include Premium Waiver as standard. This means if you become too ill to work, we'll pay your premiums until you return to work. If you have Life Protection, Critical Illness Protection, Combined Life and Critical Illness Protection or Income Protection, 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.

## HALO

Tailored medical and legal support when it's needed most.

## Anytime

Free access to a GP24/7, a second medical opinion, and emotional wellbeing and aches and pains consultations.

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

For more information on what makes a Guardian policy a better policy, talk to your Financial Adviser.

[guardian1821.co.uk](http://guardian1821.co.uk)

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