



WHY GUARDIAN?

For many customers, protection products can seem complicated and ambiguous. This makes them feel that policies are designed to put the provider's interests before their own.

It's this negative perception that makes the protection conversation much tougher for you. What's more, overly complex underwriting and application processes can make your job even harder.

At Guardian, we think you and your clients deserve better.



CRYSTAL CLEAR DEFINITIONS

For the most claimed for conditions, confirmation from a UK Consultant is all we need.



TERMINAL ILLNESS

Our Life Protection pays out on incurable stage 4 cancer, even when life expectancy is more than 12 months.



DUAL LIFE

Gives both partners individual cover, so if one partner claims, the other is still protected.



COVER UPGRADE PROMISE

When we can give critical illness definition improvements for free, we'll check a claim against the definitions bought and our current definitions. We'll pay out under whichever is better.



OPTIONAL CHILDREN'S CRITICAL ILLNESS PROTECTION

Can be added to any adult cover. You can choose any amount between £10,000 and £100,000 (limited to the parent's cover amount).



OWN JOB

Our Income Protection pays out if illness or injury prevents your client from doing their actual job, not just their occupation.

GUARDIAN¹⁸²¹ Anytime

We're not just here for policyholders when they need to claim.
All our policyholders get free additional benefits – anytime.
The following services can be used without the need to claim.



GP 24/7

Never wait for long to speak to a doctor again.

All policyholders and their immediate families can access a GP consultation from a UK-based doctor from their phone, tablet or PC. Available at anytime, day or night and from anywhere in the world.



2ND MEDICAL OPINION

Peace of mind when it matters most.

All policyholders can get access to a specialist second medical opinion following diagnosis of a serious illness as well as long-term support from a dedicated nurse adviser.



EMOTIONAL WELLBEING

To help cope with life's challenges.

All policyholders get unlimited 30-minute phone consultations to help cope effectively with life's challenges.



ACHES AND PAINS

To help alleviate and prevent general aches and pains.

All policyholders get unlimited 30-minute phone consultations to help alleviate and prevent suffering from general aches and pains.

HALO

An extraordinary claims service, because there's no such thing as an ordinary claim.

At Guardian, we don't have a set list of additional services when someone claims. **HALO** is much more personal.

Our Claims Team listen to the concerns of a policyholder, or their family, and use their experience to identify the exact help that is needed, then make it happen.

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