



## 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

We pay 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 core cover. You can choose any amount between £10,000 and £100,000 (limited to the parent's sum assured).



### EXCLUSIVELY FOR YOU

All our products are available exclusively with your advice. And you won't find us on comparison sites.

GUARDIAN<sup>1821</sup>  
*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.

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.

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