

# FOCUS



A concise guide to working with Guardian

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# Why us?



At Guardian we believe the single most important thing about a protection policy is it pays out quickly when you expect it to.

That's why we do a number of things differently to other providers. Here's what every adviser needs to know.

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## No.1 Dual life approach

We don't offer joint life. 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.

So, compared to the cheapest joint life policy, clients get twice the amount of cover for just a small extra cost.

## No.2 Definitions designed to pay

Our focus is on providing the best possible cover for the most common illnesses. We aim to make our definitions clearer and more all-encompassing than the rest of the market. And, in many cases, the word of a UK Consultant is all we need to pay out.

## No.3 Optional children's critical illness cover

We treat children's critical illness cover as an optional extra that can be added to the parent's stand-alone life, stand-alone critical illness, combined life and critical illness or income protection policy. And it can be added when the cover is taken out or at any point in the future.

Parents can choose any amount between £10,000 and £100,000 to a maximum of the amount they're covered for themselves.

## No.4 Terminal illness

Most life insurers won't pay out until the customer can prove they have less than 12 months to live. But making this prediction is hard, so many doctors are reluctant to do so.

This means many people can spend much of their remaining life worrying about when they'll get their payout rather than making the most of the time they have left.

That's why we don't need to see evidence that they have less than 12 months to live before we pay out. Our Life Protection not only pays out if a client is expected to survive for less than 12 months. Uniquely, we also guarantee to pay out if they're diagnosed with incurable stage 4 cancer, regardless of their life expectancy.

And we do the same if they're diagnosed with motor neurone disease, Creutzfeldt-Jakob disease or Parkinson-plus syndromes.

## No.5 Cover upgrade promise

When providers make improvements to the quality of their critical illness cover, the benefits are only available to new customers. We believe existing customers should be treated as well as new ones.

Our cover upgrade promise is our promise to policyholders that if we improve our critical illness definitions for new policyholders after their cover has started, we'll give those improved definitions to them as an existing policyholder. This means they can claim on any of the definitions listed in their policy terms and conditions, or any improved definitions we subsequently add.

## No.6 Own job definition

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

If we're able to offer your clients cover, we'll cover them for their own job. We don't offer new clients an activities of daily working definition, as this rarely results in a successful claim.

# Our covers

## Menu

With our protection menu you can combine up to 10 covers for each person to build the ultimate protection policy for every client.

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## Life Essentials

Life Essentials is quality cover at a lower cost. It's there for families when they need it, but a lower premium also means their money stretches further. So, if they're watching their outgoings, or want to make their budget stretch to extra covers, Life Essentials matches their needs perfectly.

### Dual life approach

**Premium Waiver** included as standard regardless of age, occupation or activities. So, if we offer someone cover, they automatically get waiver that pays out if they'll too ill to work after 26 weeks.

### Optional children's critical illness cover

**Lifestyle promise:** We may be able to reduce a client's premium if they were paying an increased amount due to smoking and they subsequently stop smoking.

[FIND OUT MORE](#)

## Critical Illness Protection

### Definitions designed to pay

### Cover upgrade promise

### Dual life approach

**Premium Waiver:** included as standard regardless of age, occupation, or activities. So, if we offer someone cover, they automatically get waiver. And we not only waive premiums if they're too ill to work, but we also waive them for up to 6 months for maternity/paternity leave or if they involuntarily lose their job.

**Lifestyle promise:** We may be able to reduce a client's premium if they were paying an increased amount due to their health or lifestyle and they subsequently:

- Stop smoking.
- Lose weight for a sustained period.
- Change job.
- Give up sports activities.

[FIND OUT MORE](#)

## Life Protection

Often families need quality cover that goes beyond just the mortgage. That's where Life Protection works perfectly. It's our premier life cover with enhanced features, ideal if your client's priority is quality.

### Enhanced terminal illness definition

### Dual life approach

**Premium Waiver:** included as standard regardless of age, occupation, or activities. So, if we offer someone cover, they automatically get waiver, which pays out after 4 weeks. We waive premiums if they're too ill to work, but we also waive them for up to 6 months for maternity/paternity leave or if they involuntarily lose their job.

### Optional children's critical illness cover

**Lifestyle promise:** We may be able to reduce a client's premium if they were paying an increased amount due to their health or lifestyle and they subsequently:

- Stop smoking.
- Lose weight for a sustained period.
- Change job.
- Give up sports activities.

[FIND OUT MORE](#)

## Combined Life and Critical Illness Protection

Our Combined Life and Critical Illness Protection (sometimes known as accelerated critical illness cover) has been specifically designed for clients looking for affordable cover to protect their mortgage.

### Definitions designed to pay

### Cover upgrade promise

### Dual life approach

**Premium Waiver:** included as standard regardless of age, occupation, or activities. So, if we offer someone cover, they automatically get waiver. And we not only waive premiums if they're too ill to work, but we also waive them for up to 6 months for maternity/paternity leave or if they involuntarily lose their job.

**Lifestyle promise:** We may be able to reduce a client's premium if they were paying an increased amount due to their health or lifestyle and they subsequently:

- Stop smoking.
- Lose weight for a sustained period.
- Change job.
- Give up sports activities.

### Optional children's critical illness cover.

[FIND OUT MORE](#)

## Income Protection

With a choice of full-term or 2-year payment period and a wide range of deferred periods, our Income Protection can be tailored to fit any client's situation and budget.

What's more, we pay out if illness or injury prevents your client from doing their specific job, not just their occupation.

### Own job definition

**Premium Waiver as standard:** Premium Waiver has 28 days deferred period as standard, regardless of your client's chosen Income Protection deferred period.

We'll start waiving their Income Protection premiums 28 days after they're unable to work, even if they've not lost any income yet.

### Optional children's critical illness cover

**Wide choice of cover options:** Clients can choose a full-term payment period, or a 2-year payment period which will reduce their premiums. And they have a choice of the following deferred periods: 4 weeks, 8 weeks, 13 weeks, 26 weeks and 52 weeks.

[FIND OUT MORE](#)

## Children's Critical Illness Protection

Whether you recommend our combined cover or our stand-alone covers, you can add Children's Critical Illness Protection into the mix when required.

We don't automatically include a limited amount with adult critical illness cover. Instead, you can add our Children's Critical Illness Protection to any adult cover, at any time. And you can select any amount between £10,000 and £100,000, limited to the parents' cover amount.

### Definitions designed to pay

**Add to any adult policy – anytime:** Children's Critical Illness Protection is an optional extra and you can add it to a parent's life, critical illness, combined life and critical illness or income protection at any time. It covers the policyholder's and their partner's natural, step or adopted children and those for whom the parent has parental responsibility or is a legal guardian. And they're covered from birth to age 23.

**Higher cover amounts:** Typically, children's cover is limited to £25,000 because providers automatically include it in the adult cover. But, because we offer Children's Critical Illness Protection as an optional extra, you can select any amount of cover between £10,000 and £100,000, limited to the parent's cover amount. What's more, if the parent has Increasing Cover, we'll apply it to the children's cover too.

[FIND OUT MORE](#)

## Payout Planner

Payout Planner lets clients nominate up to 9 beneficiaries when applying. If Payout Planner has been used and the policyholder dies, the life payout is payable to the beneficiaries under contract law.

This means any payout doesn't form part of the policyholder's

estate and isn't subject to inheritance tax (IHT), so payouts bypass probate and go directly to the most recently nominated beneficiaries.

Payout Planner can be set up for our premier Life Protection, our low-cost Life Essentials and the

life element of Combined Life and Critical Illness Protection.

Clients can choose different beneficiaries for each cover.

[FIND OUT MORE](#)

## Additional services

At Guardian, we believe that a payout alone is never enough.

In difficult times, clients need additional support, but all too often the support on offer is limited. Our approach is different.

**HALO** – claims support for every policyholder. Every claimant's situation is unique.

That's why we don't simply offer a defined list of support services.

Instead, our claims team listen, and work with our professional partners to put in place a tailored support package for the claimant and their immediate family, which in most cases, is made available at no additional cost.

**Anytime** – everyday support for every policyholder. Free medical expertise policyholders can access anytime. Now with two new services!

We're not just here for policyholders when they need to claim. Our policyholders get free access to vital medical expertise anytime they need it.

- Unlimited access to GP 24/7
- Second medical opinion
- Emotional wellbeing consultations
- Aches and pains consultations

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.

# Underwriting

Whether you want an indication of how we'll rate a complex case or want to know what evidence we need to underwrite a client, our tools are the most efficient way of getting the answer.

**Underwriting Qi** – Qi, our presales underwriting tool, contains our full underwriting rule set, covering all medical conditions, occupations, and activities so you can get all the facts before you quote and apply.

[FIND OUT MORE](#)

**Underwriting Guide** – Our interactive underwriting guide has been designed to help you accurately complete our application for the most frequently disclosed medical conditions, sports activities, occupations, and residence.

[FIND OUT MORE](#)

# Claims

At the heart of sharing claims data across our industry is one thing: trust.

Trust that when it really matters, we'll be there – doing what we said we would for the people who rely on us.

In our second claims report, we're proud to show how we delivered on that promise during 2024. Our products are designed to give people clarity and certainty. They're

packed with innovative features to make sure they embody quality – because we believe customers want insurance they can count on when they need it most. And the results speak for themselves. You'll see the numbers – like 100% of life claims paid – but also the real stories, showing how our approach is making a real difference to people's lives. Our 2024 claims statistics are below.

Find our full claims report [here](#).

£21.3m

Total amount paid

100%

Life

94%

Terminal illness

238 +283

Total claims paid

Premium waiver claims

92%

Critical illness

100%

Children's critical illness

# Support

Everything you need to start protection conversations, submit business and support recommendations.

[Literature library](#)

[Online training](#)

[Customer case studies](#)

[Tools](#)

# Contact us

**Customer service and enquiries:**

✉ [advisers@guardian1821.co.uk](mailto:advisers@guardian1821.co.uk)

📞 [0808 133 1821](tel:08081331821)

Opening hours: Monday– Friday 8.30am–5:30pm

**Making a claim**

📞 [0808 173 1821](tel:08081731821)