FOCUS

GUARDIAN 1821

LIFE. MADE BETTER.

A concise guide to working with Guardian

Why Guardian?

The answer is simple:

QUALITY.

Policies designed to pay out.

At Guardian, we know words matter. Our definitions and features are carefully written to remove ambiguity and provide broader, fairer cover.

The result is policies that are better thought through. They offer greater clarity and certainty, a higher standard of cover, and most importantly, pay out when they're expected to.

FAST.

Service that means business.

At Guardian, we get the need for speed. Delays cost you time, erode client confidence, and put clients at risk. That's why we're geared up to deliver fast, efficient service.

We don't just protect your clients, we protect your time, so you can focus on providing great advice that builds reputation and drives growth.

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2 product ranges for the perfect fit

We offer 2 product ranges to support different client priorities:

Essentials is the range that raises the standard of standard cover. It's tailored to clients who want quality cover at a more affordable price.

Protection is our signature range, delivering enhanced cover and better protection.

You can mix and match covers across both our ranges.

Our Essentials range raises the standard

Our Essentials range raises the standard of standard cover.

It's designed for clients who want quality cover without enhanced features. There's no compromise on service standards or underwriting, and clients still benefit from key Guardian features, including our dual life approach, Premium Waiver as standard and Payout Planner.

Our Protection range leads the way

Our Protection range focuses on quality and offers the best cover in the market.

Life Protection includes our market-leading terminal illness definition. Critical Illness Protection features our cover upgrade promise for future critical illness definition enhancements, and Income Protection includes our own job definition.

Better cover for couples

We don't offer joint life policies. We offer a dual life approach instead.

Both partners' cover is kept separate. So, if either partner dies, the other partner's cover remains in place. It means one quote, one application and one direct debit, but double the cover, just for a small extra cost.

Our dual life approach is available on both our product ranges.

Stand out critical illness definitions

Our signature Critical Illness Protection in our Protection range has crystal clear wording.

Each definition is carefully written to provide high-quality cover and to help make sure that customers who make a claim receive their payout quickly and with minimal questions.

Premium Waiver built-in

We're totally committed to helping customers keep their cover in place if their income comes under pressure.

That's why Premium Waiver comes as standard with every Essentials and Protection policy.

More flexibility for children

Our optional Children's Critical Illness Protection can be added to any adult cover at any time, not just adult critical illness cover. Clients can choose any cover amount between £10,000-£100,000 limited to their own cover amount.

The result: better access to children's cover and greater control over cover amounts for families.

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 cover

Guardian's life cover helps provide financial protection for your client's family if they die or are diagnosed with a terminal illness.

Life Essentials

Premium Waiver – This 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.

With Life Essentials, Premium Waiver is included as standard if your client is too ill to work after a 26-week deferred period.

Optional Children's Critical Illness Protection – 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.

Life Protection

Terminal illness cover – 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, motor neurone disease, Creutzfeldt-Jakob disease or Parkinson-plus syndromes even if they're expected to survive more than 12 months.

Premium Waiver – Premium Waiver comes as standard regardless of age, occupation, or activities. So if we offer someone cover, they automatically get waiver, which pays out after 4 weeks. And, on our Life Protection, we not only waive premiums if they're unable to work due to illness or injury, we also waive them for up to 6 months for maternity/paternity leave or if they involuntarily lose their job.

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Critical Illness cover

Critical illness cover provides financial protection for your client's family if they're diagnosed with a critical or terminal illness.

We offer 2 critical illness covers.

Critical Illness Essentials

Premium Waiver – If your client applies before their 65th birthday, Premium Waiver comes as standard. So if we offer someone cover, they automatically get waiver.

With Critical Illness Essentials, Premium Waiver pays out if your client is unable to work due to illness or injury after a 26-week deferred period.

Cancer focused additional payouts:

- Carcinoma in situ of the breast
- Low-grade prostate cancer
- Ovarian tumour of borderline malignancy/low malignant potential
- Testicular cancer of low grade

they pay out 30% of the cover amount up to a maximum of £30,000.

Critical Illness Protection

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.

Cover upgrade promise – 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.

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Combined life and critical illness cover

Life and critical illness cover provides financial protection for your client's family if they die, or if they're diagnosed with a terminal illness or a critical illness.

We offer 2 critical illness covers: Combined Life and Critical Illness Essentials and Combined Life and Critical Illness Protection.

Combined Life and Critical Illness Essentials

Premium Waiver - If your client applies before their 65th birthday, Premium Waiver comes as standard. So if we offer someone cover, they automatically get waiver.

With Combined Life and Critical Illness Essentials, Premium Waiver pays out if your client is unable to work due to illness or injury after a 26-week deferred period.

Cancer focused additional payouts - Combined Life and Critical Illness Essentials includes 4 cancer focused additional payout conditions:

- Carcinoma in situ of the breast
- Low-grade prostate cancer
- Ovarian tumour of borderline malignancy/low malignant potential
- Testicular cancer of low grade

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Children's Critical Illness Protection

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.

Can be added to any adult policy - We've made Children's Critical Illness Protection an optional extra that can be added to any adult cover, not just adult critical illness cover, at any time – including to our Life Essentials, Life Protection and Income Protection.

Covers all children - We cover the policyholder's and their partner's natural, step or adopted children and those for whom they're the legal guardian or have been granted parental responsibility. So customers can protect children who are part of their blended family. And they're covered from birth to age 23.

Higher cover amounts - Children's Critical Illness Protection is an optional extra and 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 that to the children's cover too.

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Income Protection

Income Protection provides financial protection for your client and their family if they're unable to work and their income reduces due to illness or injury.

Own job definition - We pay 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.

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.

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.

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Additional services

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 Life Essentials, Life Protection and the life element of Combined Life and Critical Illness Essentials and Combined Life and Critical Illness Protection.

Clients can choose different beneficiaries for each cover.

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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.

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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.

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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

238
Total claims paid

+283
Premium waiver claims

100%
Life

94%
Terminal illness

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

0808 133 1821

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

Making a claim

0808 173 1821