



KEY FACTS ABOUT YOUR

LIFE PROTECTION & CRITICAL ILLNESS PROTECTION

- + CHILDREN'S CRITICAL ILLNESS PROTECTION
- + FRACTURE PLUS PROTECTION

CONTENTS

Introduction to your **key facts** document

About us

What this policy aims to do

Your commitments

The risks

SECTION 1: UNDERSTANDING YOUR COVER

- 1.1 What covers can I have in my policy?
- 1.2 Who can apply for a policy?
- 1.3 What types of cover can I have?
- 1.4 What happens if I choose Increasing Cover?
- 1.5 How much cover can I have?
- 1.6 Are there any exclusions?
- 1.7 How long can I get cover for?
- 1.8 How much does the policy payout?
- 1.9 What is Terminal Illness cover?
- 1.10 What critical illness conditions are covered?
- 1.11 What children's critical illness conditions are covered?
- 1.12 What does Fracture Plus Protection cover?

SECTION 2: PAYING FOR YOUR POLICY

- 2.1 What will my cover cost?
- 2.2 Will my premiums stay the same?
- 2.3 How do I pay?
- 2.4 What if I'm unable to pay?

SECTION 3: CHANGING THE AMOUNT OF COVER

- 3.1 Can I reduce my cover?
- 3.2 Can I add to my cover?

SECTION 4: MAKING A CLAIM

- 4.1 How do I make a claim?
- 4.2 What would stop you paying a claim?
- 4.3 Are any payouts you make under the policy subject to tax?
- 4.4 Can I continue cover after a claim?

SECTION 5: COMPLAINTS

- 5.1 What if I want to complain about Guardian?

SECTION 6: OTHER THINGS YOU NEED TO KNOW

- 6.1 What if I change my mind?
- 6.2 How will you use the information I give you?
- 6.3 The Financial Services Compensation Scheme (FSCS)
- 6.4 How do I contact you direct?
- 6.5 The law that applies
- 6.6 Solvency II Directive information

INTRODUCTION TO YOUR KEY FACTS DOCUMENT

Please read this document with your **quote** and discuss them with your Financial Adviser. If you take out a policy with us, we'll send your policy documents to you by secure email. You should file these carefully so you can refer to them in the future.

It's important that you read all of the policy documentation before the end of the 30-day cooling-off period to check that this policy is suitable for you. Please see section 6.1 of this document for more information.

Life Protection and Critical Illness Protection are stand-alone ('core') covers. You can have one, or other, or both on your policy. However, Children's Critical Illness Protection and Fracture Plus Protection are optional extras that you can only take out with a core cover. This document explains all 4 covers.

ABOUT US

Your policy will be arranged and administered by Guardian Financial Services Limited. Guardian Financial Services Limited is an appointed representative of Scottish Friendly Assurance Society Limited. Guardian Financial Services Limited is entered on the Financial Services register under reference number 798072.

Your policy will be underwritten and issued by Scottish Friendly Assurance Society Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential regulation Authority. Scottish Friendly Assurance Society Limited is entered on the Financial Services register under reference number 110002, with permission to effect and carry out contracts of insurance.

Guardian Financial Services Limited is registered in England and Wales under number 11115769. Registered office: 11 Strand, London WC2N 5HR.

WHAT THIS POLICY AIMS TO DO

Life Protection aims to pay out the specified amount of cover if:

- You die.
- You're diagnosed with a terminal illness that meets the definition included in your policy. See section 1.9 for more information.

Critical Illness Protection aims to pay out the specified amount of cover if:

- You become ill or incapacitated and your condition meets the definition of a critical illness included in your policy. See section 1.10 for more information.
 - You're diagnosed with a terminal illness that meets the definition included in your policy. See section 1.9 for more information.
 - You undergo specified surgery. See section 1.10 for more information.
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Children's Critical Illness Protection aims to pay out the specified amount of cover if your child:

- Becomes ill and meets the definition of a critical illness included your policy. See section 1.10 for more information.
- Is diagnosed with a terminal illness that meets the definition included in your policy. See section 1.9 for more information.
- Undergoes specified surgery. See section 1.10 for more information.

It also aims to pay out £10,000 if your child is stillborn at any stage after a 24-week gestation period or dies before the age of 18, or 23 if in full-time education.

Please see the **policy terms and conditions** for full details.

Fracture Plus Protection aims to pay out the relevant amount of cover if:

- You injure yourself by breaking a bone, dislocating a significant joint, rupturing certain muscles or tearing specified ligaments, as described in the terms of the policy.

This policy also aims to:

- Waive your monthly premiums if you're unable to work.
- Offer you a wide choice of amounts and durations of cover.
- Offer you a choice of a lump-sum payout or a monthly income following a claim.

Your **cover summary** will show the selected cover amount and the term of the policy.

YOUR COMMITMENTS

- To answer the questions in your application fully, accurately and truthfully.
 - To pay your premiums by direct debit until the end of your policy's term.
-

THE RISKS

If you don't give us accurate information

It's important that the information you give us in your application is accurate and complete, as we rely on it to set the **policy terms and conditions**. If it isn't:

- We may reduce the amount we pay on a claim you make or not make any payment at all.
- We may amend the terms of your cover.
- We may cancel your policy completely.
- Where we cancel your policy, we may not refund the premiums you've paid.

If you become aware that information you've given us is inaccurate, you must let us know as soon as you can.

If you stop paying your premiums

If you don't pay your monthly premiums for any reason, your policy will lapse. This means you'll no longer be insured. No previous premiums will be refunded. However, you may be able to claim Premium Waiver – please see section 2.4 for more information.

- If your core cover lapses, your Children's Critical Illness Protection will also lapse.
- If your core cover lapses, your Fracture Plus Protection will also lapse.

Your policy has no cash-in value

- You won't be able to cash in this policy at any time. There is no savings element built into this policy.

SECTION 1: UNDERSTANDING YOUR COVER

1.1 WHAT COVERS CAN I HAVE IN MY POLICY?

Before your policy starts

When you apply for a policy, it may not start right away. It may be linked to a mortgage, or perhaps your application will go to our underwriters and we'll be unable to offer you terms immediately. However, our Immediate Cover may be able to offer you protection as soon as we receive your fully completed application, which would mean that you would have some protection in the meantime. For full details, please go to our website: guardian1821.co.uk/immediate-cover

Once we've offered you terms for your policy, we'll cover you for the amount agreed until your policy start date. This can be for up to 14 days (or 90 days if your application is mortgage-related).

Life Protection

Life Protection pays out the amount you're covered for if you die, or if you're diagnosed with a terminal illness as defined in the **policy terms and conditions**.

Critical Illness Protection

Critical Illness Protection pays out if you're diagnosed with a critical illness or a terminal illness as defined in the **policy terms and conditions**.

It pays out if you're diagnosed with any of the conditions listed in the policy and survive for 14 days from diagnosis. Some conditions will pay 100% of the amount you're covered for. Some will pay a smaller amount – which is 25% of the amount you're covered for or a maximum of £50,000 – leaving the core cover in place so you're still able to claim the full 100% at a later time.

If you need to have one of the surgeries specified under Surgery Cover, we'll pay part of the amount you're covered for in advance of the surgery. After we've paid a claim, your policy will continue with the cover amount reduced by the amount we paid out before the surgery. See section 1.8 and section 1.10 for more information.

Children's Critical Illness Protection

Children's Critical Illness Protection pays out if your child is diagnosed with a critical illness, or a terminal illness as defined in the **policy terms and conditions**.

You can add it on at the start of your policy or add it later, in conjunction with Life Protection or Critical Illness Protection (a core cover).

Children's Critical Illness Protection can cover all your natural, step or adopted children and those for whom you're a legal guardian. They'll be covered from birth to a maximum of 23 years old (see section 1.7 for more information), and there's no limit on the number of children covered.

The policy will only pay out the full payout and the additional payout once for each child. If we've paid an additional payout amount for a child, the child remains covered for full payout.

Cover will end for a child once we make a full payout (see section 1.10 for more information).

It pays out if your child is diagnosed with any of the conditions listed in the policy and survives for 14 days from diagnosis. Full payout conditions will pay 100% of the cover amount. Additional payout conditions will pay a smaller amount - which is 25% of the cover amount - leaving the core cover in place so you're still able to claim the full 100% at a later time.

If your child needs to have one of the surgeries specified under Surgery Cover, we'll pay 100% of the amount your child is covered for in advance of the surgery when they're placed on a UK waiting list. See section 1.8 and section 1.10 for more information.

It also pays out £10,000 if your child is stillborn at any stage after 24 weeks gestation period or dies before the age of 18, 23 if in full-time education.

Fracture Plus Protection

Fracture Plus Protection pays out a lump sum if you suffer any of the injuries shown in the **policy terms and conditions**.

You can only take out this cover in conjunction with Life Protection or Critical Illness Protection (a core cover) at an extra fixed cost.

1.2 WHO CAN APPLY FOR A POLICY?

Anyone between 18 and 65 years old, who has a UK bank account and lives in the UK (not Channel Islands or Isle of Man).

1.3 WHAT TYPES OF COVER CAN I HAVE?

You can choose from 4 types:

Level Cover

The amount you're covered for is fixed for the whole term of your policy.

Decreasing Cover

The amount you're covered for goes down on a monthly basis.

Increasing Cover

The amount you're covered for goes up in line with inflation every year based on the retail price index. Your premiums will also increase to reflect the increased cover. See section 1.4 for more information.

Family Income Benefit

The amount you're covered for will be paid as a monthly income instead of a lump sum.

Fracture Plus Protection has fixed premiums and fixed cover amounts.

We suggest that you review your cover from time to time with your Financial Adviser to make sure it continues to be appropriate.

1.4 WHAT HAPPENS IF I CHOOSE INCREASING COVER?

If you select Increasing Cover, the amount you're covered for will go up in line with inflation (based on the retail price index) on each policy anniversary, capped at £20 million for Life Protection and £3 million for Critical Illness Protection.

Your premiums will also go up to reflect the extra cover. The increase is calculated as the inflation increase multiplied by 1.5.

If you've taken out Children's cover we'll also apply this increase to your Children's Critical Illness Protection.

You can't have Increasing Cover on Fracture Plus Protection.

1.5 HOW MUCH COVER CAN I HAVE?

You can choose Life Protection from £25,000 to £15,000,000 for Level, Increasing or Decreasing Cover. This maximum is the same for Family Income Benefit and will be calculated by multiplying the annual benefit by the selected term.

You can choose Critical Illness Protection from £10,000 to £3,000,000 for Level, Increasing or Decreasing Cover. The maximum is the same for Family Income Benefit and will be calculated by multiplying the annual benefit by the selected term.

Children's Critical Illness Protection can be any amount from £10,000 up to a maximum of the amount you choose for your own cover or an overall maximum of £100,000.

Different amounts are payable on Fracture Plus Protection depending on the injury. Please see section 1.10 for more information. The amount for each injury is set and can't be changed.

You can have only one Fracture Plus Protection cover and we can pay only one claim in any one year. If you make a claim having suffered multiple fractures, you'll receive a payout for only the highest value fracture or incident.

1.6 ARE THERE ANY EXCLUSIONS?

We have no general exclusions. Any exclusions that are specific to you will be detailed in your **cover summary**.

1.7 HOW LONG CAN I GET COVER FOR?

You can choose how long to be covered for. Your age might influence your decision.

Cover terms and ages

Life Protection	Minimum term	Maximum term	Minimum age at start	Maximum age at start	Maximum age at end
Level Cover and Increasing Cover	1 year	72 years	18 years	65 years	90 years
Decreasing Cover and Family Income Benefit	5 years	72 years	18 years	65 years	90 years

Critical Illness Protection	Minimum term	Maximum term	Minimum age at start	Maximum age at start	Maximum age at end
Level Cover and Increasing Cover	5 years	52 years	18 years	65 years	70 years
Decreasing Cover and Family Income Benefit	5 years	52 years	18 years	65 years	70 years

Children's Critical Illness Protection Children's Critical Illness Protection covers each eligible child from birth until their 18th birthday, or 23rd birthday if they're in full-time education. It will end when your core cover ends, they reach the maximum ages, you're no longer their legal guardian or you cancel it. You can cancel it at any time by contacting us.

Fracture Plus Protection	Minimum term	Minimum age at start	Maximum age at start	Maximum age at end
	Term to be the same as the core cover	18 years	65 years	70 years

Fracture Plus Protection will end when your core cover ends, you reach the maximum age for cover which is 70 years old or you cancel your policy.

1.8 HOW MUCH DOES THE POLICY PAY OUT?

We'll pay the amount of cover that applies to the condition or event being claimed for, assuming the claim conditions are met. If you've chosen Family Income Benefit, we'll pay it in monthly instalments instead of a lump sum.

Full payout

A summary of the conditions we cover is set out in section 1.10. You can find the full definitions of these conditions in the **policy terms and conditions** available on our website or through your Financial Adviser.

If we've paid a claim for one of the critical illness conditions, your policy will end unless you take up the Buy-Back option. See section 4.4 for more information.

Additional payout

If we've paid a claim for an additional payment, the amount you're covered for doesn't change. This means the original and full amount of cover remains in place should you suffer a further critical illness and you carry on paying your premiums. See section 1.10 for more information.

If you've chosen Family Income Benefit, we'll pay the additional amount as a lump sum, leaving the original monthly income intact should you need to claim again in the future.

Surgery Cover

If you make a claim for Surgery Cover, once you've been placed on a UK waiting list we'll make a payment of 25% of the amount covered or £50,000, whichever is less. We'll reduce the original amount of cover by the amount advanced. You'll continue to be covered for the lower amount and you carry on paying your premiums.

If you've chosen Family Income Benefit, we'll pay the Surgery Cover as a lump sum which will reduce the original monthly income should you need to claim again in the future.

If you make a claim for Surgery Cover on your Children's Critical Illness Protection, we'll pay the full amount of cover once your child has been placed on a UK waiting list for a specified surgery.

Who we'll pay

If you claim on your policy, we'll pay the amount covered to the person covered, nominated beneficiaries or trustees. If you claim on Children's Critical Illness Protection, we'll pay the policyholder.

Please see the **policy terms and conditions** for full details.

1.9 WHAT IS TERMINAL ILLNESS COVER?

Terminal Illness cover is a benefit that pays out the full amount of Life Protection and Critical Illness Protection you're covered for if:

- You're diagnosed as being terminally ill and, in the opinion of your attending UK Consultant, the illness is expected to lead to your death within 12 months.

OR

If you have Life Protection we'll pay the full amount of Life Protection covered if:

- You have a definite diagnosis by a UK Consultant of any illness that satisfies one of the following conditions:
 - **Cancer:** stage 4
 - **Motor neurone disease** – diagnosis
 - **Parkinson-plus syndrome** – definite diagnosis
 - **Creutzfeldt-Jakob disease (CJD)** – definite diagnosis

Please see the **policy terms and conditions** for full details.

If you have Family Income Benefit, where the amount covered is paid as a monthly income, just ask us and we can change this and pay you a lump sum instead. Please see the **policy terms and conditions** for full details.

We'll pay the full amount covered on your Children's Critical Illness Protection if, after their first birthday, a child is diagnosed as being terminally ill and, in the opinion of the attending UK Consultant, the illness is expected to lead to death within 12 months.

1.10 WHAT CRITICAL ILLNESS CONDITIONS ARE COVERED?

Full payout

If you're diagnosed with one of the following illnesses or conditions, we'll pay 100% of the amount of cover specified on your **cover summary**. Please see the **policy terms and conditions** for full details.

Aorta graft surgery – for disease or trauma

Aplastic anaemia – with permanent bone marrow failure

Bacterial meningitis

Benign brain tumour

Benign spinal cord tumour

Blindness – permanent and irreversible

Cancer – excluding less advanced cases (Please see **policy terms and conditions** for full details.)

Cardiac arrest – with insertion of a defibrillator

Cardiomyopathy – of specified severity

Cauda equina syndrome – resulting in permanent symptoms

Chronic severe rheumatoid arthritis – resulting in permanent symptoms

Coma – requiring life support system

Coronary artery bypass grafts – undergoing surgery

Creutzfeld-Jakob disease

Deafness – permanent and irreversible

Dementia including Alzheimer's

Drug resistant epilepsy – requiring specified surgery

Encephalitis – permanent symptoms

Heart attack

Heart failure – of specified severity

Heart valve replacement or repair

HIV caught through a work accident, assault or blood transfusion

Intensive care benefit – requiring medical ventilation for 10 consecutive days

Interstitial lung disease – permanent and irreversible

Kidney failure – requiring permanent dialysis

Liver failure – end stage

Loss of hand or foot

Loss of speech – total, permanent and irreversible

Major organ transplant – from another person

Motor neurone disease (and specified diseases) – including Kennedy's – resulting in permanent clinical impairment

Multiple sclerosis – previous or current clinical impairment

Neuromyelitis optica (Devic's disease) – previous or current clinical impairment

Open heart surgery – with thoracotomy

Paralysis of limb – total and irreversible

Parkinson's disease – permanent clinical impairment

Parkinson-plus syndromes – permanent clinical impairment

Peripheral vascular disease – resulting in surgery

Pneumonectomy – disease or injury

Primary pulmonary arterial hypertension – of specified severity

Pulmonary artery surgery – disease only

Respiratory failure – advanced stage

Severe Crohn's disease – one surgical intestinal resection

Spinal stroke – resulting in permanent symptoms

Stroke – symptoms lasting 24 hours

Structural heart surgery – requiring thoracotomy

Surgical removal of an eye ball – injury or disease

Systemic lupus erythematosus – of specified severity

Third degree burns – 10% surface of the body or 20% of the face's surface area

Total colectomy – treated with permanent ileostomy

Total permanent disability – unable to do your own job ever again OR
unable to do 3 out of 8 daily activities as described in the
policy terms and conditions OR
mental incapacity OR
severe mental illness.

Please see the **policy terms and conditions** for full details.

Traumatic brain injury – resulting in neurological symptoms

Type 1 insulin-dependent diabetes mellitus – requiring permanent insulin usage

Additional payout

If you're diagnosed with one of the following illnesses or conditions, we'll make an additional payout. We'll pay you 25% of the amount you're covered for or £50,000, whichever is less. We'll pay additional payouts more than once, but not for the same condition twice, with the exception of carcinoma in situ which can be claimed multiple times so long as the site of each carcinoma in situ is different. The amount covered (on your **cover summary**) would remain intact should you need it in the future for a further claim.

Angioplasty – corrective procedure required

Brain abscess – drained by craniotomy

Carcinoma in situ – specified types requiring surgery to remove the tumour

Carcinoma in situ of the breast – requiring surgery to remove the tumour

Carotid artery stenosis – 50% stenosis

Central retinal artery or vein occlusion – permanent visual impairment

Cerebral aneurysm – surgery or radiotherapy required

Cerebral arteriovenous malformation – surgery or radiotherapy required

Connective tissue disorder – resulting in loss of the ability to do one of the specified activities

Endovascular procedure – 50% stenosis

Low grade prostate cancer – of specified severity

Non-melanoma skin cancer – of specified severity

Ovarian tumour of borderline malignancy/low malignancy potential – surgical removal of ovary

Pituitary tumour – surgery or radiotherapy required

Serious Accident Cover – hospitalisation for 28 days or more

Significant visual impairment – permanent and irreversible

Spinal aneurysm – requiring treatment

Spinal arteriovenous malformation – requiring treatment

Syringomyelia or syringobulbia – surgery required

Testicular cancer of low grade – requiring surgery to remove at least one testicle

Third degree burns – 5% of the body surface

Surgery Cover

If you're included on a UK waiting list for specified surgeries, we'll pay an amount in advance. We'll pay you 25% of the amount you're covered for or £50,000 whichever is less. The amount covered (on your **cover summary**) will be reduced by the amount we've paid in advance of the surgery.

Please see the **policy terms and conditions** for full details.

1.11 WHAT CHILDREN'S CRITICAL ILLNESS CONDITIONS ARE COVERED?

Full payout

If your child is diagnosed with one of the following illnesses or conditions, we'll pay 100% of the amount of cover specified on your **cover summary**.

Please see the **policy terms and conditions** for full details.

Aorta graft surgery – for disease or trauma

Aplastic anaemia – with permanent bone marrow failure

Bacterial meningitis

Benign brain tumour

Benign spinal cord tumour

Blindness – permanent and irreversible

Cancer – excluding less advanced cases (Please see **policy terms and conditions** for full details.)

Cardiac arrest – with insertion of a defibrillator

Cardiomyopathy – of specified severity

Cauda equina syndrome – resulting in permanent symptoms

Cerebral palsy

Chronic severe rheumatoid arthritis – resulting in permanent symptoms

Coma – requiring life support system

Coronary artery bypass grafts – undergoing surgery or inclusion on a UK waiting list

Creutzfeld-Jakob disease

Cystic fibrosis

Deafness – permanent and irreversible

Dementia including Alzheimer's

Down's syndrome

Drug resistant epilepsy – requiring specified surgery

Encephalitis – permanent symptoms

Heart attack

Heart failure – of specified severity

Heart valve replacement or repair

HIV caught through a work accident, assault or blood transfusion

Hydrocephalus

Intensive care benefit – requiring medical ventilation for 10 consecutive days

Interstitial lung disease – permanent and irreversible

Kidney failure – requiring permanent dialysis

Liver failure – end stage

Loss of hand or foot

Loss of speech – total, permanent and irreversible

Major organ transplant – from another person

Motor neurone disease (and specified diseases) – including Kennedy's – resulting in permanent clinical impairment

Multiple sclerosis – previous or current clinical impairment

Muscular dystrophy

Neuromyelitis optica (Devic's disease) – previous or current clinical impairment

Open heart surgery – with thoracotomy

Paralysis of limb – total and irreversible

Parkinson's disease – permanent clinical impairment

Parkinson-plus syndromes – permanent clinical impairment

Peripheral vascular disease – resulting in surgery

Pneumonectomy – disease or injury

Primary pulmonary arterial hypertension – of specified severity

Pulmonary artery surgery – disease only

Respiratory failure – advanced stage

Severe Crohn's disease – one surgical intestinal resection

Spina bifida

Spinal stroke – resulting in permanent symptoms

Stroke – symptoms lasting 24 hours

Structural heart surgery – requiring thoracotomy

Surgery cover – inclusion on a UK waiting list for specified surgeries

Surgical removal of an eye ball – injury or disease

Systemic lupus erythematosus – of specified severity

Third degree burns – 10% surface of the body or 20% of the face's surface area

Total colectomy – treated with permanent ileostomy

Traumatic brain injury – resulting in neurological symptoms

Type 1 insulin-dependent diabetes mellitus – requiring permanent insulin usage.

Additional payout

If your child is diagnosed with one of the following illnesses or conditions, we'll make a maximum of one additional payout for each child. We'll pay you 25% of the amount they're covered for. The amount covered (on your **cover summary**) would remain intact should you need it in the future for a further claim.

Angioplasty – corrective procedure required

Brain abscess – drained by craniotomy

Carcinoma in situ – specified types requiring surgery to remove the tumour

Carcinoma in situ of the breast – requiring surgery to remove the tumour

Carotid artery stenosis – 50% stenosis

Central retinal artery or vein occlusion – permanent visual impairment

Cerebral aneurysm – surgery or radiotherapy required

Cerebral arteriovenous malformation – surgery or radiotherapy required

Connective tissue disorder – resulting in loss of the ability to do one of the specified activities

Endovascular procedure – 50% stenosis

Low grade prostate cancer – of specified severity

Non-melanoma skin cancer – of specified severity

Ovarian tumour of borderline malignancy/low malignant potential – surgical removal of ovary

Pituitary tumour – surgery or radiotherapy required

Serious Accident Cover – hospitalisation for 28 days or more

Significant visual impairment – permanent and irreversible

Spinal aneurysm – requiring treatment

Spinal arteriovenous malformation – requiring treatment

Syringomyelia or syringobulbia – surgery required

Testicular cancer of low grade – requiring surgery to remove at least one testicle

Third degree burns – 5% of the body surface

Please see **policy terms and conditions** for full details.

1.12 WHAT DOES FRACTURE PLUS PROTECTION COVER?

We'll pay out £6,000 if you:

- Fracture your knee or upper leg or suffer an open fracture of the skull.
- Dislocate your spine, hip, patella, knee ankle or shoulder.
- Rupture your Achilles.

We'll pay out £4,000 if you:

- Fracture your lower leg or suffer a closed fracture of the skull.
- Rupture your quadriceps.
- Tear the ligament in your knee.

We'll pay out £3,000 if you:

- Fracture your arm, jaw, vertebrae, pelvis, ankle, shoulder blade, sternum, wrist or foot (excluding toes).
- Dislocate any other joints.
- Rupture your rotator cuff or bicep.
- Tear the ligament in your hamstring or ankle.

We'll pay out £1,500 if you:

- Fracture your cheekbone, collarbone, ribs or hand (excluding fingers and thumbs).

SECTION 2: PAYING FOR YOUR POLICY

2.1 WHAT WILL MY COVER COST?

The premiums you pay depend on several factors including your age, health status, the type of cover you choose and the term you select. You can find full details on your **quote** and your **cover summary**.

Premiums for your Children's Critical Illness Protection will depend on how much cover you select for your children. You can find full details on your **quote** and on your **cover summary**.

The premiums you pay for Fracture Plus Protection will be a fixed cost each month and won't depend on your age, health or length of term.

2.2 WILL MY PREMIUMS STAY THE SAME?

We guarantee your premiums won't increase during the term of your policy unless you increase the cover you already have, choose Increasing Cover or add a new cover.

We guarantee the cost of your Children's Critical Illness Protection won't change unless you've asked for Increasing Cover on your core cover or you increase the amount you've covered your children for.

We guarantee the cost of your Fracture Plus Protection won't change.

2.3 HOW DO I PAY?

You need to pay monthly by direct debit from a UK bank. You'll be asked to complete the mandate during your application.

We'll collect your Children's Critical Illness Protection premiums at the same time as your core cover premiums.

We'll collect your Fracture Plus Protection premiums at the same time as your core cover premiums.

2.4 WHAT IF I'M UNABLE TO PAY?

You need to pay your premiums every month. If you stop paying, your cover will stop (lapse) and you'll no longer be insured.

If you want to cancel your policy, you can do so at any time by letting us or your Financial Adviser know. You can then stop paying your premiums. Your cover will stop and you'll no longer be insured.

If you cancel your core cover, we'll also have to cancel your Children's Critical Illness Protection.

If you cancel your core cover, we'll also have to cancel your Fracture Plus Protection.

Premium Waiver is automatically included in your policy which means you won't have to pay your premiums if, as the person covered:

- You're unable to do your job because of illness or injury and have been off work for at least 28 consecutive days and your regular net paid income reduces by 25% or more as a result.

OR

- You're not working as a result of involuntarily losing your job or being made redundant. In this case we'll waive your premiums for up to 6 months. This benefit is available after the policy has been in force for 12 months.

OR

- You're on maternity or paternity leave. In these cases we'll waive your premiums for 6 months. This benefit is available after the policy has been in force for 12 months.

Premium Waiver must be claimed within 6 weeks of the incapacity or event. Please see section 4.1 for information of how to claim and our **policy terms and conditions** for full details.

If you claim Premium Waiver on your core cover, this will cover your Children's Critical Illness Protection premiums too.

If you claim Premium Waiver on your core cover, this will cover your Fracture Plus Protection premiums too.

SECTION 3: CHANGING THE AMOUNT OF COVER

3.1 CAN I REDUCE MY COVER?

You can reduce the amount you're covered for at any time, as long as you don't go below minimum amounts.

- Minimum cover for Life Protection is £25,000. (£2,500 per annum for Family Income Benefit.)
- Minimum cover for Critical Illness Protection is £10,000. (£1,000 per annum for Family Income Benefit.)
- Minimum cover for Children's Critical Illness Protection is £10,000.

Just let your Financial Adviser know or contact us direct. We'll adjust your premiums and issue a new **cover summary** showing your new cover.

You can't reduce your Fracture Plus Protection as it only pays fixed, pre-determined amounts.

You can't add Fracture Plus Protection back again after you've stopped it.

3.2 CAN I ADD TO MY COVER?

There are 3 ways you can add to the amount you're covered for:

- A straightforward application. This may be subject to a full underwriting process and you'll pay the premium rates that apply at the time.
- Using your Guaranteed Increase Options. If you have what we call a key life event – such as getting married or having a baby – you can add to your cover without having to give us any additional medical information. Your premiums and your cover will be based on your age when you took this cover out and your **policy terms and conditions**. You must take up this option within 12 months of the event happening. For full details, please see your **policy terms and conditions**. To check if you have this benefit on your policy, please see your **cover summary**.
- Using Reserved Cover, if you have it on your policy. This option is available for 27 months from the date your policy starts. It may enable you to add to the amount you're covered for, or add a different type of cover to your policy, through a shortened underwriting process. You just need to answer a few simple questions about your health. If the Reserved Cover takes your total cover over a non-medical limit, however, we may need to fully underwrite your request. To check if you have Reserved Cover, please see your **cover summary**. If you take up the Reserved Cover option and make a critical illness claim for cancer during the first 3 months, we'll pay the original and not the increased amount.

Adding to your cover will mean your premiums go up.

If you didn't include Children's Critical Illness Protection at outset, you can add it at anytime. If you did take it out, you can add to the cover, within the limits, at any time. Please see section 1.5 for more information.

You can't add to the cover on your Fracture Plus Protection as it only pays fixed, pre-determined amounts.

SECTION 4: MAKING A CLAIM

4.1 HOW DO I MAKE A CLAIM?

If you need to make a claim or think you may have a claim, you can contact your Financial Adviser or call our Claims Team on **0808 173 1821**. They'll tell you how to claim and offer as much help and guidance as they can at what can be a very difficult time.

If you die within the policy term, a nominated beneficiary (for example, a member of your family), a trustee of your policy (if it's in trust), or the executor of your estate should phone our Claims Team on **0808 173 1821**.

Alternatively you can contact us:



claims@guardian1821.co.uk



Guardian Financial Services, Forbury Works, 37-43 Blagrove Street, Reading RG1 1PZ

4.2 WHAT WOULD STOP YOU PAYING A CLAIM?

We want to pay your claim as quickly as we can, but we can't do this if:

- Your premiums aren't up to date.
- Your policy has been cancelled.
- Your policy has lapsed. (If you stop paying premiums your cover will stop after 30 days.)
- Your core cover has been cancelled or has lapsed.
- Your claim doesn't meet the policy definitions (for example, type of illness) shown in your policy.
- Your claim is subject to any exclusions that apply specifically to you (these would be clearly shown on your **cover summary**).
- You haven't answered the questions in your application honestly, accurately and reasonably.

Your policy doesn't have any cash value (there's no investment or savings element) and won't pay out if you reach the end of the term without a claim.

4.3 ARE ANY PAYOUTS YOU MAKE UNDER THIS POLICY SUBJECT TO TAX?

Under current tax rules, any payouts we make on your policy will be free from income tax in the UK. However, by paying a large amount of money into your estate, your overall tax liability might change (inheritance tax may be affected). This is based on our understanding of current tax law and practice which may change in the future. We recommend you speak to your Financial Adviser or solicitor if you'd like to know more.

4.4 CAN I CONTINUE COVER AFTER A CLAIM?

Buy-Back option

Following a critical illness claim for a full payout condition (see section 1.10 for more information), you may continue your cover through the Buy-Back option as long as you have more than 12 months left until the end of the original policy term.

Critical Illness Protection has a built-in option that allows you to keep it in force at a lower amount of cover after we've paid out a full claim. This lower amount is £50,000 or 25% of the original amount of cover, whichever is less. For reducing critical illness policies, this would be the lower of £50,000 or 25% of the amount covered immediately before the claim.

Your cover will continue as detailed in your new **cover summary**.

The terms of the policy after the Buy-Back option has been exercised won't include the condition we paid out on and other conditions we consider to be related to that condition.

Children's cover

If you need to make a critical illness claim on your Children's Critical Illness Protection for a full payout condition (see section 1.10 for more information), we'll pay the amount covered to you, the policyholder. The claim won't affect any other cover and, if you have other eligible children, the policy will remain in force and still cover them.

SECTION 5: COMPLAINTS

5.1 WHAT IF I WANT TO COMPLAIN ABOUT GUARDIAN?

We hope you'll never need to complain about us, but if you do, we'll do our best to resolve your complaint as quickly as possible. To find out how to make a complaint, please follow our step-by-step process at guardian1821.co.uk

To contact us:



0808 123 1821



heretohelp@guardian1821.co.uk



Guardian Financial Services, Forbury Works, 37-43 Blagrove Street, Reading RG1 1PZ

We prefer to sort out any complaints ourselves, but you can ask for help from the Financial Ombudsman in the following circumstances:

- If we've not been able to resolve your complaint.
- If we've not sent you a final response within 8 weeks.

To contact the Financial Ombudsman:



0800 0234 567 (free from UK landlines and mobiles)

or **0300 123 9123** (calls cost no more than 01 and 02 calls)



complaint.info@financial-ombudsman.org.uk



Financial Ombudsman Service, Exchange Tower, London E14 9SR

If you contact us or the Ombudsman to complain, it won't affect your right to take legal action.

SECTION 6: OTHER THINGS YOU NEED TO KNOW

6.1 WHAT IF I CHANGE MY MIND?

You have 30 days from the date you receive your policy, or the policy start date whichever is later, to change your mind and cancel your policy. If you tell us within that time that you want to cancel, we'll refund any money you've paid and terminate your cover.

This is called the cooling-off period. To cancel, just email us on heretohelp@guardian1821.co.uk

Even after 30 days, you can cancel your policy at any time by letting us know and cancelling your direct debit mandate. If you tell us after 30 days, you won't get any money back as the policy has no investment value.

You may be able to cancel one type of cover within your policy without having to cancel other types you hold.

You can cancel your Children's Critical Illness Protection without affecting your core cover.

You can cancel your Fracture Plus Protection without affecting your core cover.

6.2 HOW WILL YOU USE THE INFORMATION I GIVE YOU?

Your information will be held by Guardian Financial Services Limited in accordance with the requirements of the General Data Protection Regulation and all other applicable laws and regulations relating to personal data for the purpose of providing insurance and handling claims or complaints.

You can find more information about this and our privacy policy at guardian1821.co.uk/privacy-policy

6.3 THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The FSCS is designed to pay compensation if a firm is unable to pay claims because it has stopped trading or been declared in default. So, if we run into financial difficulties, you may be able to claim through the FSCS for any money you've lost.

The FSCS will pay 100% of the value of the claim and there's no upper limit to the amount of the payment. You can find out more about the FSCS, including eligibility to claim, by visiting its website.

The rules of the FSCS might change in the future and the FSCS may take a different approach depending on what led to the failure.



fscs.org.uk



0800 678 1100



Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY

6.4 HOW DO I CONTACT YOU DIRECT?

On most occasions your Financial Adviser, who recommended us to you, will have the answers to your questions. However, you're welcome to contact us at any time. To contact us:



0808 123 1821



heretohelp@guardian1821.co.uk



Guardian Financial Services, Forbury Works, 37-43 Blagrove Street, Reading RG1 1PZ

6.5 THE LAW THAT APPLIES

The policy is governed by the laws of England and Wales.

6.6 SOLVENCY II DIRECTIVE INFORMATION

Under this directive, we must provide you with a solvency and financial condition report which you can access at www.scottishfriendly.co.uk/customer-centre/solvency-two



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