



KEY FACTS ABOUT YOUR

LIFE PROTECTION & CRITICAL ILLNESS PROTECTION

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

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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 goes live. 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 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). The policy will only pay out once for each child but there's no limit on the number of children covered. You can only take out this cover if you have Life Protection or Critical Illness Protection.

You can add it on at the start of your policy or add it later.

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 term and conditions**.

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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.

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.



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