

Guardian Applications

We're currently in the process of adding Guardian into our quoting portal; in the meantime we're pleased to confirm we can process Guardian applications.

All you need to do is obtain the quotation either from another quoting portal or from Guardian directly and then use our [Submit Alternative Quote](#) option to submit the case to us.

We will then continue processing the application for you as we do for every other insurer.

Please note – this is currently only available for our commission share partners.



Products better by definition

- **Illnesses Covered** – Guardian cover 74 illnesses as standard (21 are additional payments)
- **Heart Attack** – Guardian only require confirmation from a UK consultant before they pay a claim
- **Cancer** – Along with other cancers Guardian will pay out on all malignant skin cancers
- **Terminal Illness** – They'll pay out if you're diagnosed with less than 12 months to live but also on diagnosis of stage 4 cancer, motor neurone disease, CJD or Parkinson-plus-syndromes

Forward thinking underwriting

- **Reserved Cover** – Looking to add new cover on the same terms as the initial cover? Guardian will underwrite on all policies and allow extra policies to be added up to 27 months after the policy start date
- **Guaranteed Increase Options** – Guardian just require an email to confirm a GIO request. They can add to their cover for key life events with no underwriting, no medical evidence, no application form and no age limits.

Liberating Technology

- **Accelerated CI** – Guardian's technology allows them to separate critical illness cover from life cover meaning the client can make a critical illness claim without compromising the value of their life cover.
- **Dual Life Cover** – Guardian offer a dual life policy for joint applications, giving each client their own individual cover.
- **Children's CI** – You can add or remove children's CI at any point for amounts between £10,000 and £100,000.

For more information on Guardian's products click [here](#).

For further information on submitting Guardian policies please contact the Adviser Support team on 01243 791199.

To view our previous updates please click [here](#).

Best regards,
LifeQuote Team
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