

GUARDIAN LAUNCH COMBINED LIFE AND CRITICAL ILLNESS PROTECTION

Earlier this week Guardian launched their new Combined Life and Critical Illness Protection. Below they have outlined what's new and the benefits to you!

This is a sponsored update from Guardian.



Advisers have told us we could make life better for them and their client's by combining life and critical illness cover in a single product for mortgage protection. So here it is.

As you'd expect, with our new Combined Life and Critical Illness Protection exceptional cover comes as standard.

You can now choose this new cover on its own – or mix and match it with our standalone covers and optional Children's Critical Illness Protection to create a policy that protects your client's mortgage and their family too. This can all be done in one single, quick and easy application.

[Find out more](#)

IMPROVEMENTS TO OUR CRITICAL ILLNESS COVER

Alongside the launch of our new cover, we've made improvements to our critical illness definitions. And the great news is that with our unique cover upgrade promise, we'll check any claim against both the definitions your client bought and the definitions for new customers where these are better. And we'll pay out if the claim is valid under either.

- **3 new full payout conditions:** gastro-intestinal stromal tumour, neuroendocrine tumours and ulcerative colitis.
- **Improvements to 6 existing definitions:** blindness, cardiomyopathy, intensive care, low grade prostate cancer, Parkinson's disease, and metastatic non-melanoma skin cancer has been uplifted from additional to full payment.

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IMPROVEMENTS TO CHILDREN'S CRITICAL ILLNESS PROTECTION

In addition to our cover upgrade promise, we've also improved our Children's Critical Illness Protection for all clients:

- **Age range extended** to all children up to age 23, regardless of whether they're in full-time education
- **If the adult policy is increasing**, we've removed the limitation that means Children's Critical Illness

Protection could not increase above £100,000. There is now no limit.

All the new and improved critical illness definitions above apply to Children's Critical Illness Protection claims too.

For further information please contact the Sales Support team on 01243 791199.

AVAILABLE VIA LIFEQUOTE PORTAL

Guardian's new Combined Life and Critical Illness Protection are available to you via the LifeQuote Portal.

[To get started click here.](#)

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

Best regards,
LifeQuote Team
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