




BIGGEST COVER UPGRADE YET
SIMPLYBIZ
APRIL 2025



Guardian Financial Services Limited is an appointed representative of Scottish Friendly Assurance Society Limited.

All products are provided by Scottish Friendly, an insurer with over 160 years' experience in providing financial products and services.

LEARNING OBJECTIVES

1

Understand how medical advancements have impacted critical illness definitions.

2

Understand how Guardian's cover upgrade promise can future proof your client's cover.

3

Learn about the changes made to Guardian's critical illness cover.

AGENDA

- 1 Our cover upgrade promise
- 2 Critical illness cover over the years
- 3 Biggest cover upgrade yet
- 4 Questions



WE'VE MADE A PROMISE TO ALL OUR EXISTING CUSTOMERS

Our cover upgrade promise is our promise to policyholders that if we improve our critical illness definitions for new policyholders, we'll give those improved definitions to them as an existing policyholder.

DID YOU KNOW?

The average term taken out on our critical illness cover is
29 years

All Guardian Critical Illness Protection and Combined Life and Critical Illness Protection applied for in 2024.



A LOT HAS CHANGED IN 29 YEARS



A LOT HAS CHANGED IN 29 YEARS

1996



2004



2009



2016



2023



2000



2007



2012



2019



2025



AND A LOT HAS CHANGED IN MEDICAL SCIENCE

Since 2000 Immunotherapy

Immunotherapy has gone from a largely experimental treatment to a common and powerful treatment option for cancer.¹

2002 Minimally invasive surgery

The first keyhole heart surgery is pioneered in the UK at Great Ormond Street Hospital to replace defective pulmonary heart valves in babies and young people.²

2003 Human genome project

Scientists put together a detailed map of most of the human genetic code. They got about 90% of it, which was the best they could do with the tools they had at the time.³

2014 Flash glucose monitoring

Flash glucose monitoring is first introduced, allowing glucose monitoring without finger-prick testing. In 2017, it becomes available on the NHS.⁴

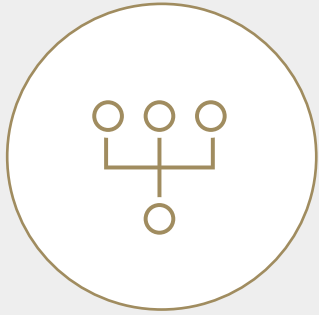
2020 New vaccines

The UK became the first country in the world to deploy an approved COVID-19 vaccine.⁵

1. National Library of Medicine, The Evolution of Cancer Immunotherapy, June 2021.
2. The Standard, Keyhole heart surgery first for UK, April 2012.
3. National Human Genome Research Institute, Fact Sheet Human Genome Project, March 2025.
4. BMJ Innovations, Flash glucose monitoring: the story so far and the journey ahead, April 2022.
5. Gov.uk, UK marks one year since deploying world's first COVID-19 vaccine, December 2021.

PROTECTION HAS ALSO CHANGED

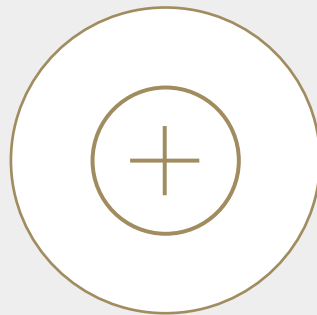
Especially with critical illness policies in the last 29 years.



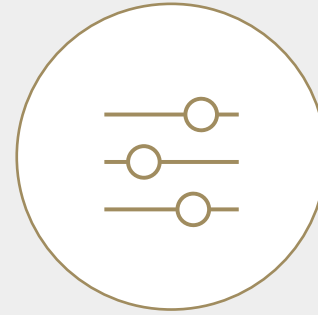
Standardisation of definitions



Children's critical illness cover



Broader cover



Flexible options



Partial payouts

CHANGING DEFINITIONS

Definitions have evolved with the times too.

A good example of that is the definition for coronary by-pass grafts.

2011

Wording from provider A's 2011 critical illness cover definitions:

The undergoing of surgery requiring **median sternotomy (surgery to divide the breastbone)** on the advice of a Consultant Cardiologist to correct narrowing or blockage of one or more coronary arteries with by-pass grafts.



2023

Wording from provider A's 2023 critical illness cover definitions:

The undergoing of, or inclusion on the NHS waiting list for, surgery on the advice of a consultant cardiologist to correct narrowing or blockage of one or more coronary arteries with bypass grafts.



CIExpert say...

Most insurers no longer require median sternotomy thereby admitting various keyhole surgery techniques.

Although a fairly recent innovation it is likely to become more prevalent as the technique is improved. The US website, Minimally Invasive Heart Surgery, suggests that keyhole surgery may account for 35% of all artery operations in the future.¹

1. CIExpert, March 2025

WHAT COULD THE NEXT 29 YEARS BRING?

Synthetic age reversal: Can science make us young again?

Scientists are conducting multiple studies to reverse human aging, and they're one step closer to success.

Picking embryos: Another step towards designer babies?

Debates ensue over companies claiming to predict embryo risk and trait scores.

Artificial heart: A new hope for cardiac patients

Biomed companies race to produce a fully artificial heart that can buy cardiac patients time while they wait for donors.

Medically assistive nanobots: Meet the micro-medics

Tiny robots with big potential are stepping into our veins, promising a revolution in healthcare delivery.

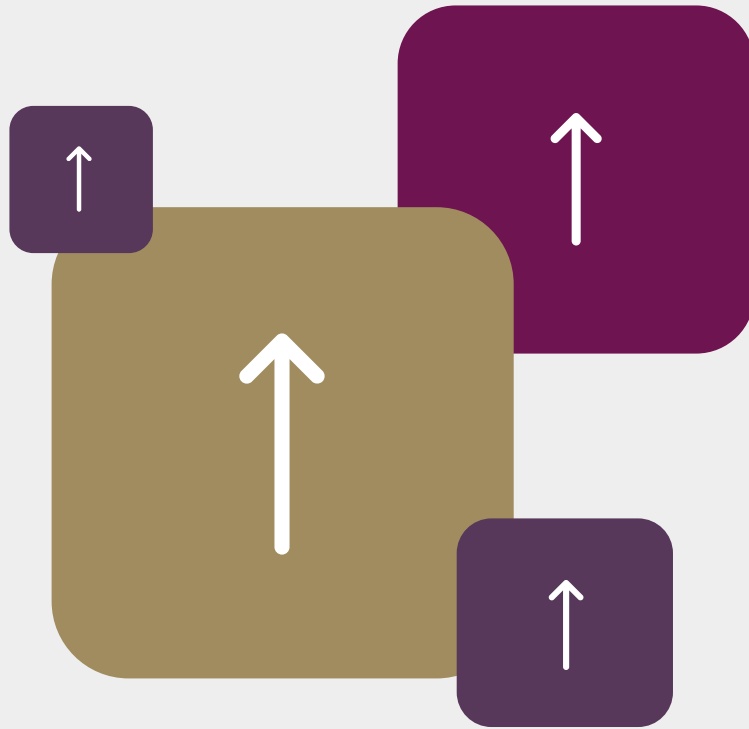
Generative antibody design: When AI meets DNA

Generative AI is making customized antibody design possible, promising personalized medical breakthroughs and faster drug development.

We don't know what the future holds.

But it's important not to get left behind.

With our cover upgrade promise, your clients' cover is future proofed.



BIGGEST COVER UPGRADE YET

We've upgraded our critical illness cover,
for new and existing customers without raising costs.

BIGGEST COVER UPGRADE YET

We're always looking for ways to improve our critical illness cover.

That's why, across our adult and children's cover, we've added 5 new definitions, upgraded 24, made 16 neutral wording changes, and rewritten 3 for greater clarity.

The end result is better all-round cover for new and existing customers, at no extra cost.

BIGGEST COVER UPGRADE YET



New



Upgraded



Neutral



Clarified



3

NEW

NEW ADULT
CONDITIONS
COVERED



13

ADULT
DEFINITIONS
UPGRADED



4

NEUTRAL CHANGES
TO ADULT
DEFINITIONS



2

ADULT
DEFINITIONS
CLARIFIED



2

NEW

NEW CHILD
CONDITIONS
COVERED



11

CHILD
DEFINITIONS
UPGRADED



12

NEUTRAL CHANGES
TO CHILD
DEFINITIONS



1

CHILD
DEFINITION
CLARIFIED

NEW DEFINITIONS – THE DETAIL



NEW

LOBECTOMY

ADDITIONAL PAYOUT

ADULT'S AND
CHILDREN'S COVER

Placement on the NHS waiting list for; or the undergoing of; surgery to remove one or more lobe(s) of the lung due to underlying disease or trauma, on the advice of a UK Consultant.



NEW

NECROTISING FASCIITIS

FULL PAYOUT

ADULT'S COVER

A definite diagnosis of necrotising fasciitis or gas gangrene by a UK Consultant, requiring removal of necrotic tissue and intravenous antibiotic treatment.

The following are not covered:
All other forms of gangrene or cellulitis



NEW

REMOVAL OF URINARY BLADDER

FULL PAYOUT

ADULT'S AND
CHILDREN'S COVER

The undergoing of surgery to remove the urinary bladder due to injury or disease (total cystectomy).

FUTURE PROOFING YOUR CLIENT'S COVER

“Scientists employ cutting edge tools and techniques to create artificial organs for research and disease therapeutics.”¹

“Lab grown ‘mini-organs’ used in liver repair breakthrough.”²

Medical advancements mean use of artificial or mechanical organs have the potential to become more standard in the future so we've upgraded our major organ transplant definition to future proof it.

1. The Scientist, Artificial organs innovating to replace donors and dialysis, January 2023.
2. NHS Cambridge University Hospitals, Lab grown mini organs use in liver repair breakthrough, February 2021.

UPGRADED – MAJOR ORGAN TRANSPLANT

↑ UPGRADED - major organ transplant

Placement on the NHS waiting list for; or the undergoing as a recipient from another person or animal of; any of the following on the advice of a UK Consultant:

- Bone marrow.
- Haematopoietic stem cell proceeded by total bone marrow ablation.
- A complete heart, kidney, liver, lung or pancreas.
- A lobe of liver.
- A lobe of lung.

Or replacement of any of organs listed above with an artificial device.

SURGERY COVER

The maximum waiting time for non-urgent, consultant lead treatments on the NHS is **18 weeks**.¹

3.06 million patients waited more than 18 weeks.²

In February 2024, **305,050** people waited more than a year for their treatment.³

1. NHS, Guide to NHS waiting times in England, February 2025.
2. BMA, NHS backlog data analysis, March 2025.
3. The King's Fund, Waiting times for elective (non-urgent) treatment: referral to treatment (RTT), May 2024.

SURGERY COVER

We've removed our Surgery Cover definition in favour of a full payout from placement on the NHS waiting list on 14 conditions instead of the previous 9.

- Aorta graft surgery
- Benign brain tumour
- Cardiac arrest
- Cardiomyopathy
- Coronary artery bypass grafts
- Heart valve replacement or repair
- Major organ transplant
- Open-heart or structural heart surgery
- Peripheral vascular disease
- Pneumonectomy
- Pulmonary artery surgery
- Total colectomy

And additional payouts for placement on the NHS waiting list for:

- Lobectomy
- Angioplasty

THE VALUE OF OUR COVER UPGRADE PROMISE

In 2023, we were able to pay a critical illness claim under our unique cover upgrade promise. Cover upgrade is a key reason why John, a Financial Adviser, chose Guardian for himself.

In July 2019...

John took out critical illness cover with Guardian that included the following Parkinson's disease definition:

A definite diagnosis by a UK Consultant Neurologist of idiopathic Parkinson's disease. There must be permanent clinical impairment of motor function with associated tremor **and** rigidity of movement.



In October 2019...

we upgraded our Parkinson's disease definition for both new and existing customers free of charge:

A definite diagnosis by a UK Consultant Neurologist. There must be permanent clinical impairment of motor function. This impairment should include either an associated tremor **or** muscle rigidity.

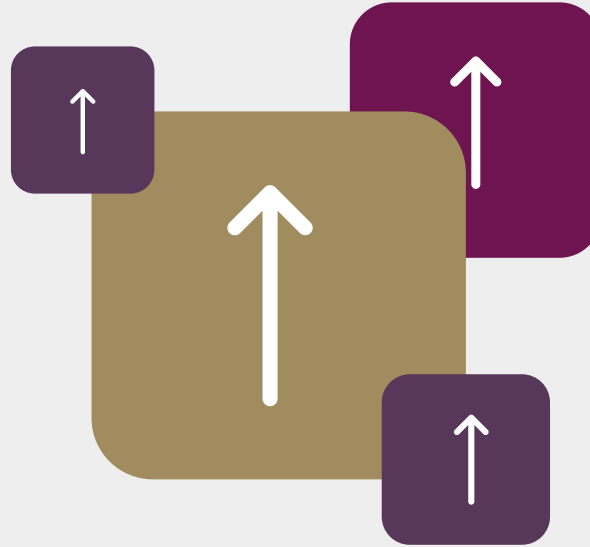


In 2023...

John was diagnosed with Parkinson's after an associated tremor; however, he wasn't yet experiencing muscle rigidity. John's claim wouldn't have met the original definition in his policy. However, because of our cover upgrade promise, we also assessed his claim against the current Parkinson's definition and were able to pay the claim.


This story is real but we've changed the name for confidentiality.

UPGRADED CHILD SPECIFIC DEFINITIONS



We've removed all 9 month exclusions for all our child specific definitions.

- Cerebral palsy
- Cystic fibrosis
- Down's syndrome
- Hydrocephalus
- Muscular dystrophy
- Spina bifida

A photograph of a man with a beard, wearing a grey sweater, holding a young child in the air. The child is wearing a blue long-sleeved shirt and blue jeans. They are in a room with a lamp and a window in the background. A semi-transparent dark grey box is overlaid on the bottom half of the image, containing white text.

We can now cover more children.

We've also extended the children covered under our Children's Critical Illness Protection to include the policyholder's partner's children.





NEW COVER UPGRADE PROMISE CHECKER

Check out our adviser facing version on our website.

You can select the cover your client has, and which version of terms and conditions they bought, and the tool will show all the definitions they can claim under, and all the changes we've made to each definition since their policy started.

MARKET RESPONSE

“Guardian’s adult and children’s critical illness covers have always been known for quality and this upgrade enhances this reputation even further. Taking into account the 5 new definitions, 24 improvements, 16 wording changes and 3 clarifications, Guardian’s critical illness cover is consistently at or towards the top of the CIEExpert quality tables.

A real differentiator, when talking about quality, is Guardian’s cover upgrade promise. This promise makes all these improvements available for existing customers, not just new ones. For me, this promise is a perfect example of how our industry can challenge itself to provide better customer outcomes.”



Alan Lakey
Director, CIEExpert

OUR CRITICAL ILLNESS COVERS

Speak to me to find out more reasons to recommend our critical illness covers.



GUARDIAN¹⁸²¹
LIFE. MADE BETTER.



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