



MORTGAGE
PROTECTION

SLEEP

more

WORRY

less

THINK ABOUT YOUR BACK UP PLAN

The worry of being unable to pay your mortgage could keep even the heaviest of sleepers awake at night, but it doesn't have to.

If an accident, sickness or redundancy strikes, your payments could be taken care of for up to 12 or 24 months, if you make a few preparations in the here and now. Saving you many a sleepless night.

HOW COULD IT WORK FOR YOU?

Mortgage Protection can provide you with up to:

£3,000
— A MONTH —

If you find yourself in a situation where you can't work because of an **accident**, **sickness** or **being made redundant**

This can be paid directly into your bank account and you can use this to cover your mortgage. Or, you can stretch your payments a little further and put it towards other household bills such as home insurance.



IMPORTANT THINGS YOU NEED TO KNOW

Our cover is designed to be there during the unexpected, but there are a few things to consider. Whether you're employed or self-employed, you will need to work at least 16 hours a week to be eligible. Bear in mind that the monthly benefit amount cannot exceed 75% of your income before tax.

GETTING THE RIGHT POLICY FOR YOU

Before you purchase your policy you should consider the benefits and income you get from your employer. Following this you choose the elements needed to create a policy that fits you perfectly.

Choose from

1. YOUR LEVEL OF COVER



Accident, sickness & unemployment

Accident & sickness only

Unemployment only

2. YOUR MONTHLY BENEFIT AMOUNT



Up to £3,000 a month

75% of your gross monthly income

Whichever is the lower

3. HOW LONG DO YOU WANT BENEFITS FOR



12 months

24 months (available for accident and sickness only. This option can't be chosen for unemployment only cover)

4. WHEN WILL YOUR BENEFIT PAYMENTS BEGIN



30 days from your claim with payments backdated to day 1

30-day excess

60 days from your claim with payments backdated to day 1

60-day excess

180-day excess

5. WHEN WILL YOUR PREMIUM PAYMENTS BEGIN



From the start of your policy

Delay payments for 3 months

Delay payments for 6 months

WHAT ELSE CAN IT DO FOR YOU?

You can also cover other costs such as:



**HOUSEHOLD
BILLS**



**COUNCIL
TAX**



**FOOD
BILLS**

————— *As long as* —————

YOUR TOTAL MONTHLY BENEFIT IS NOT MORE THAN:

£3,000

A MONTH

OR

75%

OF YOUR GROSS
MONTHLY EARNED
INCOME BEFORE TAX

**DON'T LET
WORRY
STEAL YOUR
HAPPINESS**





HOW MUCH WILL A POLICY COST YOU?

You can tailor your policy to suit both your needs and your pocket. How much could protection cost you?

For example

IF YOU SELECTED THE OPTIONS BELOW:

LEVEL OF COVER	MONTHLY BENEFIT	HOW LONG FOR	WHEN IT BEGINS
			
ASU ACCIDENT, SICKNESS & UNEMPLOYMENT	£620 MONTHLY BENEFIT	12 MONTHS	30 DAY-BACK-TO- DAY-ONE COVER

YOUR POLICY COULD COST YOU:

 = **£1.06***
PER DAY



IMPORTANT THINGS YOU NEED TO KNOW

A typical monthly cost for our Mortgage Protection is £5.07 for every £100 of monthly benefit you get. The monthly cost includes Insurance Premium Tax (IPT) at the current rate. Of course, not everyone can be covered. You'll need to be over 18 and under 64, and be named on the mortgage agreement. Be sure to take a look at the policy documents for more information.

*The costs shown above are correct as of 03/12/18

A LITTLE MORE SUPPORT

BACK TO WORK SUPPORT

(included with
unemployment cover)

If you choose to include unemployment cover as part of your policy, you'll benefit from free back to work support if you're made redundant. A service that is designed to provide you with help and advice so you can make a speedy return to work.

EMPLOYMENT LEGAL PROTECTION

(included with
all cover levels)

Get up to £50,000 of cover to help you negotiate your legal rights if you have an employment dispute or bodily injury claim. Make sure you let us know as soon as possible, as any legal costs incurred before your claim is accepted won't be covered.

CARER COVER

(included with
unemployment cover)

If you leave work to care for someone, and you're receiving or waiting to receive carer's allowance, you can make a claim. Please bear in mind the person you are caring for must be a immediate family member.

CHECK IF YOU ARE ELIGIBLE

Your adviser is best placed to decide if you would benefit from a mortgage protection policy. They'll be able to tell you if you need it, how it works, what options are available and how much you'll pay.



SOMETHING IMPORTANT TO CONSIDER

There are other providers of mortgage protection and other products designed to protect your mortgage payments. If you're self-employed or work on a fixed term contract, you may still be eligible for this insurance but should check carefully that it meets your needs. For impartial information about insurance, please visit www.moneyadvice.services.org.uk/yourmoney

