

Mortgage Payment Protection Insurance is there to cover the repayments of the mortgage and other mortgage related expenditures such as Buildings and contents insurance, should you become unable to earn an income through accident, sickness or unemployment.

We can offer two types of insurance, Standard which a general product and Age Related which is only available from up to 90 days from inception day of the mortgage.

This is a monthly policy payable by Direct Debit.

## ➤ Standard

- Can include cover of loans, bills, credit cards and mortgage
- Does not have to include mortgage payments in the benefit
- Benefit payable over 12 months from date of first claim
- Max 60% of annual income
- Option to include a joint proposer
- Employed
- Self employed
- Back to day one deferment
- 30, 60, 90 or 180 deferment period
- Maximum monthly benefit £1,500
- Ages range from 18-50
- No medical questions or medical underwriting
- Premium payable by monthly direct debit

## ➤ Age Related

- Available for 90 days after the completion date of either a mortgage or remortgage
- Benefit payable over 12 months from date of first claim
- Max 60% of annual income
- Option to include a joint proposer
- Employed
- Self employed
- Back to day one deferment
- 30 day deferment period
- Maximum monthly benefit £2,000
- Ages range from 18 to 64
- No medical questions or medical underwriting
- Premium payable by monthly direct debit

## Underwriters

Assurant  
Cardif Pinnacle