

More affordable.
More flexible.
More clients.
MortgageSafe.

**Our guide to MortgageSafe:
the protection policy that offers more**

Whether your clients are first-time buyers or returning to the property market, it's important for them to protect one of their most valuable assets; their home.

MortgageSafe is our accessible, flexible, affordable policy, that protects mortgage repayments if your client has an accident or is ill and can't work, so isn't earning their usual income as a result.

In a nutshell, MortgageSafe makes your client's monthly repayments from the first day they're unable to work. There's a short four-week waiting period, no underwriting on our accident-only policies, and our accident and illness policies are available for 12- or 24-months. What's more, it can cover 110% of the monthly repayment value, up to a maximum of £1,500.



More confidence for more clients

Everyone should have a financial safety net in case the unexpected happens, but there are some who need it more than others.

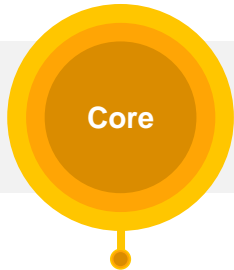
If any of your clients...

- Have a limited protection
- Have little or no sick pay, or only get statutory sick-pay
- Don't have much in savings
- Have a low disposable income
- Have a pre-existing medical condition

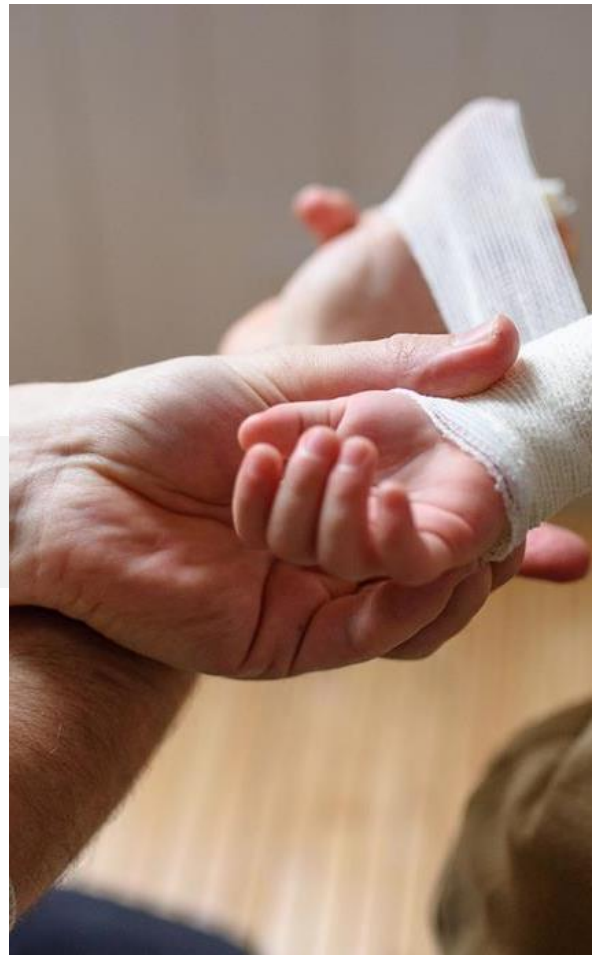
... MortgageSafe could provide the financial protection they need to keep paying their mortgage

More flexible to individual needs

MortgageSafe provides different ways for people to access the cover they really need. **Core Cover** is an accident-only policy, and is completely non-underwritten – so is available to most people. **Essential Cover** features just five straightforward medical questions, so it's a quick and easy application process.



- Accident-only cover
- Covers 12 months of mortgage repayments
- No underwriting
- Accident and illness cover
- Covers 12 or 24 months of mortgage repayments (**Essential12 and Essential24**)
- Minimal underwriting – just five health questions



More accessible for a range of people

There are **plenty of benefits** for you and your clients with MortgageSafe. Here are just some of the features you can expect with this **affordable policy**:

More flexible:

- **Core:** accident-only cover
- **Essential:** accident and illness cover
- **Optional Child Cover available**

More personal

- **12 or 24 months** of cover on **Essential policies**
- For mortgage repayments between £200-£1,500 per month
- Covers up to 110% of the value of your monthly repayments

More straightforward:

- No family history required
- No underwriting on Core cover
- **Only five health questions** for **Essential cover**

More benefits

- Backdated benefit pay to day one
- A short four-week waiting period when a claim is made
- **Unlimited number of claims**

You can find out more about MortgageSafe by visiting our website [here](#), or you want to talk to us, call us on **0800 917 0100** today.

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