

Why YOU need Insurance



- Insurance is a key part of your mortgage finance and brings peace of mind.
- Costs can dictate what insurance you can afford. So, how do you get what is best for you with so many different options?

- This is something that you should review regularly, at minimum every time that you change property, re-mortgage, or when there is a significant life event, such as if you have a baby.
- Our advisers will help you find the best insurance to compliment your property, mortgage or stand-alone insurance as you require.

Find out more



BUILDING AND CONTENTS

Required by your mortgage lender to insure against damage or destruction to the building (and contents within, if included) and is based upon the actual rebuild value of the property. This can include accidental damage clauses, with many elements of risk adapted to your individual property and possessions.

LIFE INSURANCE

Insures your life!

It pays a lump sum to your dependants in the event of your death during the term of the policy. Usually the amount is closely linked to your mortgage, however, it does not have to be just your mortgage amount as you can have an additional amount to protect your family.

CRITICAL ILLNESS COVER

This is insurance that pays either a monthly or lump sum amount in the event you are diagnosed with a critical illness. Whilst not all critical illnesses are covered, policies now cover far more conditions than in the past.

As a critical illness could leave you unable to maintain your financial commitments, this can provide peace of mind for you and your family

FAMILY INCOME BENEFIT

In simple terms, this is a variation of a life insurance policy that in the event of your death pays a monthly amount rather than a lump sum. For example, if you are the family 'bread winner' you may want the peace of mind that in the event of your death your family is also left with a monthly income to cover bills.

INCOME PROTECTION

A short term solution that pays a proportion or all of your income if you are not able to work due to an accident or relatively short-term sickness usually for up to 2 years. Having this type of protection can remove the worry of maintaining mortgage, loan and credit card payments, as well as covering everyday household bills.

WARNINGS

- THE PLAN WILL HAVE NO CASH IN VALUE AT ANY TIME, AND WILL CEASE AT THE END OF THE TERM. IF PREMIUMS ARE NOT MAINTAINED, THEN COVER WILL LAPSE.
- THE POLICY MAY NOT COVER ALL DEFINITIONS OF A CRITICAL ILLNESS. FOR DEFINITIONS OF ILLNESSES COVERED PLEASE REFER TO THE KEY FEATURES AND POLICY DOCUMENTS.

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Registered in England & Wales No. 04827902,
Registered Office: 26 Streatham High Road, Streatham, London, SW16 1DB

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