The Mortgage Protection Review Service

Purpose

The purpose of the review and provide recommendation with regards to your Personal Mortgage Protection Needs. Consider the following analogy.

"Buying a property and applying for a mortgage without reviewing protection is a little like buying a car without seat belts".

"You may think that everything is great, until the unexpected happens. We all hope that we will never need them, like we hope that we will never need to call on our insurance policies. However, if the unforeseen happens, my word we are grateful that they are there".

As your Mortgage Advisers, we believe we have a responsibility to provide our clients with advice & recommendation with regards to the mortgage loan you are applying for.

Our Advice covers areas such as;

- Life Assurance to repay a Mortgage Debt in the event of the death of a Mortgagee
- Critical Illness Cover to either repay the whole of the mortgage or provide an element of financial support in the event of a Critical Illness occurring to a Mortgagee
- Income Protection, providing an income to ensure that financial commitments can be met, in the event of ill health or unemployment.

Process

Simple 3 stage process

1. Conduct an initial Fact Find to establish what existing personal insurances and employer benefits that you may have. This will highlight any potential areas of insurance need / requirement. This is a telephone appointment that generally takes approximately 20 minutes
2. MMPE will provide you with a comprehensive and Personal Mortgage Protection Report. The report details our advice with regards to Life Assurance / Critical Illness and Income Protection and is needs based. Report provided by email generally within 24 hours of initial appointment
3. 2nd telephone appointment to review the research & recommendations provided. Answer any questions, amend any requirements and provide an application process where required.

Help us to deliver the right advice to you

Prior to your initial Fact Find Appointment it is important to establish for all applicants;

- Full details of any existing life assurance policies that you pay for.
- Employer benefits such as, Sick Pay, what percentage of your income are you paid if off sick and for how long? Do you receive any Death in Service benefits, if so, we will need you to confirm the level of cover?
- Think about what the effects would be of a loss of income, a Critical Illness or death may have. This is especially important to think about for couples and families.

Important Facts

My Mortgage & Protection Experts are Insurance Brokers, this means we work with the UK's leading life assurance companies and are not tied to just 1 insurer.

The Mortgage Protection review is not a costed service, there is No Charge and No Obligation to take up our advice. All we ask is that you complete the review.

Home Insurance

Home Insurance or 'Buildings & Contents', we provide you with a quote for Defaqto 5* rated cover from a range of UK insurers.