

## Am I eligible for cover?

### How do I buy Mortgageprotector?

Before you buy this product you should ensure that you are eligible to claim on the policy and are aware of all the exclusions (please see the policy documents for full details).

Please see your mortgage advisor or broker for further details about Mortgageprotector. If you want to purchase the policy, your advisor or broker will take you through the sales process.

We are committed to providing an insurance product which will meet your individual needs. Your professional advisor or broker will help you choose the most appropriate cover and explain the details clearly. Our aim is to always treat you fairly both in your purchase and in any subsequent claim should this occur.

### You are eligible for cover under G/Secure's policy if:

- At the start date you are 18 or over and under 65 years of age.
- You have a residential mortgage or rental agreement to protect.
- At the start date you are working in the UK for at least 16 hours a week and have been so, continuously, for the past 6 months.
- You are permanently resident in the UK excluding the Channel Islands and the Isle of Man.

### What are the exclusions?

#### Accident and Sickness

- Normal pregnancy and childbirth.
- Self-inflicted injury.
- Stress, anxiety or any mental disorder.
- Back conditions without medical evidence.

#### Unemployment

- Knowledge of impending unemployment or within 60 days of the start date.
- Voluntary unemployment.

### How do I make a claim?

**Telephone: 0845 241 0943**

**Write to: Advent Solutions Management who are trading as G/Secure at 75-77 Cornhill, London EC3V 3QQ.**

Request a claim form and complete this fully following the instructions given.

Advent Solutions Management is registered by the FSA, reference number 308751.

Broker/Advisor Details:



75-77 Cornhill, London EC3V 3QQ

Call 0845 241 0944  
info@gisecure.com

G/Secure Mortgageprotector May 2007



Protect your Mortgage  
Payments with  
G/Secure's Mortgageprotector

## Why take out Mortgageprotector?

Your mortgage is likely to be one of the largest and most important financial commitments you will make. If you take out G/Secure's Mortgageprotector it will give you the reassurance that should you become unemployed or unable to work due to accident or sickness, we will pay your mortgage repayments for 12 or 24 months, and with our help, you can concentrate on getting yourself fully recovered and back to work.

### Protecting your mortgage repayments has become increasingly important

- The number of unemployed people increased by 45,000 from June 2006 to August 2006<sup>1\*</sup>.
- The number of people with mortgage arrears over 12 months increased by 28% from 2004 to 2005<sup>1\*</sup>.
- The number of properties taken into possession increased by 58% from 2004 to 2005<sup>1\*</sup>.
- The Council of Mortgage Lenders states that there has been an increase of 55% in the value of loans from June 2002 to June 2006.

**fact** In 2005, 89% of Mortgage Payment Protection Insurance claims were accepted.

<sup>1\*</sup>Source: The Council of Mortgage Lenders, February 2006.

## Why choose G/Secure?

### What are the different options and features?

- Different options are available to fit your requirements. Such as back to day one, 30 or 60 day deferred periods.
- You can be covered for accident, sickness and unemployment, accident and sickness only, or unemployment only. You can choose for your benefit to be paid for up to 12 or 24 months (full accident, sickness and unemployment cover only). Your maximum monthly benefit is £2000.
- Your monthly benefit will cost from as little as £3.90 per £100 for full Accident, Sickness and Unemployment benefit. For example, if your mortgage repayments are £500 a month, based on taking out the full ASU policy your monthly benefit will cost £19.50.
- We provide back to work help in the event of an Unemployment claim. This includes help with CV writing, job searches and advice on getting back to work.
- Our medical helpline will provide you with advice on an illness in the event of a sickness claim.
- Our Mortgageprotector can also cover rental payments.
- The policy can be extended to cover regular monthly outgoings such as household bills, life assurance and home insurance.
- The policy can cover you if you are self-employed.
- For joint mortgages, the benefit can be split between both borrowers.

**Please note: The cost of your policy will vary, dependent upon the above factors.**

See how we compare:

Provider	Product	Maximum Monthly Benefit (£)	Maximum Cover	Cost per £100 of Benefit
<b>G/Secure</b>	<b>Standard Mortgageprotector (ASU Back To Day One)</b>	<b>2000</b>	<b>up to 150% of mortgage costs</b>	<b>3.90</b>
Abbey	Paymentcare (ASU)	2000	up to £2000 limit	6.04
HSBC	Mortgage Repayment Protector	NA	mortgage and insurance cost	5.94
Legal & General	MPPi (ASU 30,<36 months)	NA	125% of mortgage and insurance costs	4.83
Royal Bank of Scotland	Mortgage Loanguard (ASU)	2000	125% of mortgage costs	5.45

Source: Defaqto Aequos Database, 9th May 2007. Defaqto Ltd. 1994-2007

## Don't just take our word for it!

See some of the quotes below from happy customers:

*'Excellent service in this difficult time, very prompt communication'*

Mr L, September 06, Unemployment Claim

*'I wanted to thank you for taking the time to make this stressful time a little less stressful for me'*

Mr R V, August 06, Disability Claim

*'Your professionalism has been a godsend'*

Mr H G, August 06, Disability Claim

*'May I take this opportunity Linda, to thank you for all of your help'*

Ms M, June 06, Unemployment Claim

*'May I just take this opportunity to thank you and your staff in handling my claim in such a professional manner'*

Mr H, June 06, Disability Claim

**fact** The number of people claiming jobseekers allowance has increased by nearly 100,000 from December 2005 to June 2006.

<sup>1\*</sup>Source: Office of National Statistics 2006. www.statistics.gov.uk Crown Copyright Material is reproduced with the permission of the Controller of HMSO, March 2006.