

## Am I eligible for cover?

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

- You are aged over 18 and under 65 at the start of cover
- You are working in the UK and have been so continuously for the previous 6 months
- You are permanently resident in the UK excluding the Channel Islands and the Isle of Man
- You have a loan or finance agreement to protect

### How do I buy Loanprotector?

Before you buy the product we recommend that you read the full **terms and conditions** of the policy.

Please see your Broker/Advisor for further details about Loanprotector. If you want to purchase the policy your Broker/Advisor will take you through the sales process.

We are committed to providing an insurance product which will meet your individual needs. Your professional Broker/Advisor 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 subsequent claims process should this occur.

### How do I make a claim?

Make sure you have your policy details ready.

Call the claims line number on **0845 241 0943**, or write to us at: G/Secure, 4th Floor, 75-77 Cornhill, London EC3V 3QQ.

### How do I contact G/Secure?

**Telephone: 0870 774 3516**

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

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

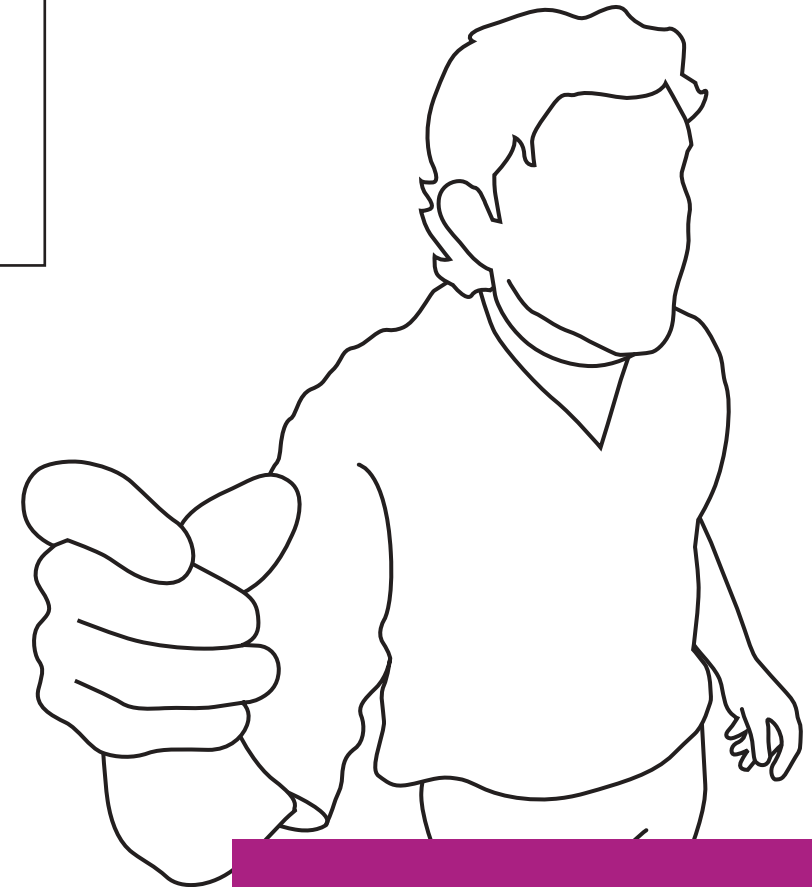
Broker/Advisor Details:



75-77 Cornhill, London EC3V 3QQ

Call **0870 774 3516**  
[info@gisecure.com](mailto:info@gisecure.com)

G/Secure Loanprotector  
April 2007



Protect your monthly  
loan payments with  
G/Secure's Loanprotector

fact

Between 1998 and the second half of 2006, Personal Disposable Income increased by some 44%, while total household debt more than doubled.

Source: Mintel, Creditor research report, Jan 07.

## Why take out Loanprotector?

### What is Loanprotector?

Loanprotector Insurance protects your monthly loan repayments should you be unable to work due to accident, sickness or involuntary unemployment. In the event of death, Loanprotector can pay the outstanding balance on the loan up to a maximum of £50,000 if you choose life cover at point of purchase.

### Why take out G/Secure's Loanprotector?

Would you be able to afford your monthly loan repayments if you were unable to work?

If you have taken out a secured or unsecured loan and become unemployed due to an accident, sickness or involuntary unemployment, your monthly loan repayments will be paid for up to a maximum of £2,000 per month until you are back on your feet and back to work (subject to a maximum of 12 months).

### Key features of Loanprotector:

- You can buy the policy if you are employed or self employed
- If your loan is secured or unsecured, Loanprotector will cover your payments
- You can be covered up to a maximum of £2,000 per month
- Back To Day One cover is available (if you are out of work for 30 days, Back To Day One cover pays you from the first day you were out of work)
- You only have to wait 30 days to make a claim
- The policy also has optional life cover up to £50,000

For the full features and benefits please refer to the terms and conditions (available from your Broker/Advisor).

## How much will Loanprotector cost?

### How much will Loanprotector cost?

The table below illustrates examples of costs for different loan amounts and various options. The costs are based on a 30 day deferred period.

	Life Only	Accident, Sickness and Unemployment	Life, Accident and Sickness	Life and Unemployment	Life, Accident, Sickness and Unemployment
<b>£100 monthly loan repayment</b>					
Monthly Premium Cost	£2.19	£4.76	£5.04	£5.04	£6.95
<b>£200 monthly loan repayment</b>					
Monthly Premium Cost	£4.38	£9.52	£10.08	£10.08	£13.90
<b>£500 monthly loan repayment</b>					
Monthly Premium Cost	£10.95	£23.80	£25.20	£25.20	£34.75

Please note: The cost of the policy will vary depending on the type of cover and the deferred period you choose.

For a quote or for further details please speak to your Broker/Advisor.

## Why choose G/Secure?

### How does the cost of G/Secure's Loanprotector compare?

The table below is based on taking out a £3,000 loan over a period of 3 years. The table illustrates the savings you will make by taking out G/Secure's Loanprotector compared to other providers in the market.

Loan payment protection rates based on accident, sickness and unemployment cover.

	GE Money	Northern Rock	Tesco	Liverpool Victoria	Virgin Money
With Loan Protection Insurance	£185.30	£169.46	£175.40	£185.80	£180.70
Without Loan Protection Insurance	£152.40	£152.61	£155.80	£160.10	£154.50
Monthly Cost of Protection Insurance	£32.90	£16.85	£19.60	£25.70	£26.10
APR (%)	6.30%	6.40%	7.90%	9.90%	7.30%
G/Secure Loanprotector Monthly Cost	£7.25	£7.26	£7.42	£7.62	£7.36
Monthly Saving by using G/Secure	£25.61	£9.59	£12.19	£18.03	£18.77
Total Saving over 36 mths	£921.82	£345.09	£438.95	£649.04	£675.86

Source: uSwitch.com, April 13 2007.

**fact** The number of unemployed people increased by 243,000 from December 2005 to June 2006.

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.

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

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