

# Product Comparison

## Mortgage Payment Protection Insurance



Provider	Waiting Period	Unemployment only cover available*	Stand alone cover *	ASU BTDO with a 30 day waiting period - cost per £100 for 25yr old	ASU BTDO with a 30 day waiting period - cost per £100 for 45yr old	Maximum monthly benefit	Maximum monthly earnings	Stress covered	Backache covered
Select & Protect (FirstAssist) Mortgage Payment Protection Insurance ASU (BTDO)	BTDO/30/60/90	✓	✓	£4.01	£5.85	£2,500	No limit	✓	✓
Assurant Intermediary (Assurant GI Ltd) HomeProtector ASU (BTDO)	BTDO/30	✗	✓	not stated	not stated	£3,000	no limit	restricted	restricted
Legal & General Mortgage Payment Protection ASU BTDO 30days	BTDO/30/60/180	✓	✗	not stated	not stated	unlimited	65% of gross income	restricted	restricted
Paymentshield (Aviva) MortgageProtector (ASU 30 BTDO)	BTDO/30/60/180	✓	✗	not stated	not stated	£3,000	75% of gross income	restricted	restricted
Uinsure (Aviva) MPPI Existing Mortgage ASU (30 day BTDO)	BTDO/30/60	✗	✗	£5.06	£5.06	£2,000	75% of gross income	restricted	restricted
Uinsure (Aviva) MPPI New / Remortgage ASU (30 day BTDO)	BTDO/30/60	✗	✓	£5.36	£5.36	£2,000	75% of gross income	restricted	restricted

See policy document for full details on the extent and limits of cover

Source: 28092011: Defaqto Ltd

\* Unemployment only and Stand alone cover not sourced by Defaqto

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