



A nice and simple guide to **MPP**
Mortgage Payment Protection Insurance



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Mortgage Payment Protection Insurance (MPPI) from Select & Protect offers you a flexible product solution and enhanced cover levels at a price that won't break the bank.

Customers choosing this product will benefit from a choice of either Accident, Sickness and Unemployment (ASU) cover, Accident & Sickness only (AS) cover, or Unemployment only (U) cover. Whichever option you decide, you'll have a choice of excess and will receive great benefits, including free back to work support if you ever need to make a claim.

Select & Protect's MPPI is age rated, ensuring a fair deal and includes a generous maximum monthly benefit. What's more, the product is provided by one of the UK's leading providers of insurance services, FirstAssist, so you know you're in good hands.



Top 10 things you need to know

1. Three cover options: Accident, Sickness and Unemployment; Accident & Sickness only; Unemployment only
2. A wide range of excess options. Choose from 30, 60 or 90 days, or Back To Day One cover
3. Age rated pricing so you know you're getting a fair deal
4. Whether you're purchasing a new mortgage, re-mortgaging or have an existing mortgage, you can take advantage of our MPPI cover
5. Flexible benefit levels - choose up to a maximum of 125% of your mortgage costs, or £2,500
6. Cover for backache and stress - two of the most claimed area's but often restricted by other providers
7. Cover available for self-employed
8. No maximum earning limit, so no matter what your salary, you're still eligible
9. Joint cover available
10. FREE Back to Work support service as standard

Product highlights

Excess options - BTDO/30/60/90 days

Cover Options - ASU / AS / U

Maximum monthly benefit - £2,500

Maximum additional cover - 25% of mortgage and insurance costs

Maximum earnings - no limit

Transferable cover

Self Employed covered

Military service covered

Disability cover

Carer cover

Mental illness covered

HIV / Aids covered

Chronic conditions covered

Cosmetic Surgery covered

Stress covered

Backache covered

About Mortgage Payment Protection

At Select & Protect, we understand how important your home is to you and how hard you've worked for it. Though it's not nice to think about, the reality is that things can happen which could result in you being out of work and not earning for long periods of time. The effects of this can be devastating, for you and your family. In worst case scenarios, it can lead to you losing your home if you can't pay your monthly mortgage re-payments. That's why it's vital to ensure you're adequately protected should the worst happen.

Whether it be due to an accident, sickness or unemployment, Mortgage Payment Protection Insurance from Select & Protect can give you peace of mind if you find yourself out of work. Not only will you receive a monthly benefit to pay your mortgage costs (and household bills depending on the amount of additional cover you choose) but you'll receive valuable support, absolutely free, to help you get back into work.

The Facts

The UK Unemployment rate reached 1.6 million in Dec 2007 - it is now over 2.5 million
(Office of National Statistics - Sept 2011)

The average period of unemployment is 200 days
(Council of Mortgage Lenders)

1 in 3 people are diagnosed with cancer at some point during their lives
(Office of National Statistics)

Someone has a heart attack every 2 minutes, that's up to 275,000 people every year
(British Heart Foundation)

MPPI Pricing Information

Policy option	Waiting Period (BTDO - Back to Day One)	Age		
		18 – 30	31 – 45	46 – 64
Accident and Sickness only (AS)	30 Days BTDO	£1.69	£2.44	£5.19
	30 Days	£1.41	£2.05	£4.35
	60 Days	£1.17	£1.69	£3.60
	90 Days	£0.99	£1.43	£3.04
Unemployment only (U)	30 Days BTDO	£4.08	£5.95	£12.83
	30 Days	£3.43	£4.98	£10.75
	60 Days	£2.83	£4.13	£8.92
	90 Days	£2.40	£3.50	£7.53
Accident, Sickness and Unemployment (ASU)	30 Days BTDO	£3.79	£5.52	£11.86
	30 Days	£3.17	£4.63	£9.94
	60 Days	£2.63	£3.83	£8.24
	90 Days	£2.22	£3.24	£6.96

Prices are per £100 of cover and do not include the monthly admin fee or Insurance Premium Tax (IPT. Terms & Conditions apply. Select & protect reserve the right to change these rates at any time.

This payment protection plan is optional. There are other providers of payment protection insurance and other products designed to protect you against loss of income. For impartial information about insurance, please visit the website at www.moneymadeclear.org.uk

Latest pricing information for this policy can be found in the product comparison at www.selectandprotect.co.uk/downloads/mppi%20Comparison.pdf

Intermediary details

Select & Protect is authorised and regulated by the Financial Services Authority. Our customers are protected through our membership of the Financial Services Compensation Scheme and the Financial Ombudsman Service.

The Select & Protect Program Limited, PO Box 5730, Southend on Sea, SS1 2ZT | Registered in England 2167242. All details contained in this leaflet are correct at the time of going to print.

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