

# Mortgage Friendly Shield



## Extra reassurance for clients when arranging a mortgage

A mortgage is one of the biggest financial commitments your clients will ever make. Let us help protect it if they're unable to work due to accident or illness.

### Why Mortgage Friendly Shield:

- Helps clients keep up with mortgage payments if their income is interrupted
- Simple structure that's easy to explain
- No medical questions and a fast application journey
- Affordable cover levels that complement a mortgage recommendation

### Mortgage Friendly Shield at a glance:

- Income benefit to help cover mortgage payments or other costs
- Short waiting period, with benefits payable from day 14
- Fracture cover and accidental death benefit included
- Access to a GP and dental services



# Support when mortgage-related worries arise

You client will also have access to valuable expert services to help them with any mortgage-related worries, all at no extra cost.

## Legal guidance – available 24/7

Clear, practical guidance from qualified legal advisers covering:

- Housing and tenancy matters
- Buying a property and understanding the conveyancing process
- Consumer rights linked to property or home-related services
- Family or personal legal concerns that may impact their home or finances.



## Money and debt guidance

If financial worries start to affect mortgage affordability, clients can access specialist guidance on:

- Managing debts and household finances
- Understanding available debt solutions
- Exploring options to reduce financial pressure.

Support is confidential, practical and designed to help clients regain control before problems escalate.

## Find out more today:



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