

# Santander mortgage payment protection insurance

## Underwritten by Aviva Insurance Limited

In an uncertain housing market and a volatile economy, the value of mortgage payment protection insurance is clear.

To help your clients, we have developed an innovative policy that is easy to understand, cost effective, offers a wide range of features and is tailored to individual needs.

### Flexibility, Individuality and Affordability

#### Accident, Sickness & Unemployment Cover

If clients are unable to work through no fault of their own as a result of an accident, sickness or unemployment, our policy pays out a cash benefit to help meet the cost of mortgage repayments – clients can choose either full Accident, Sickness & Unemployment cover or Accident & Sickness cover only.

#### Back-to-day-one cover or 30-day excess

Clients can choose between cover that begins after 30 days without working or one in which benefit is backdated to the first day they were unable to work – or combine a mixture of these types of cover across different elements of the policy.

#### Re-mortgaging or moving house

Cover can be transferred every time your client re-mortgages or moves property with the ability to change the level of benefit.

#### Flexible benefit levels

Clients choose their benefit level up to a maximum of 150% of their mortgage costs or £1,650, whichever is lesser, as long as it isn't more than 60% of their gross earned income.

#### Age-rated pricing

Your clients pay according to individual risk and won't be subsidising other age categories. Prices for clients are based on age at inception throughout the term of the policy.

#### Self-employed cover

Provided your clients meet our standard eligibility criteria, our MPPI provides full cover.

#### New carer cover

An important consideration for many, MPPI pays benefit for up to 12 months if your client needs to give up work.

#### Back to Work support service

Should one of your clients be made redundant or have an accident, this scheme is designed to help get your clients working again as soon as possible.

#### Back and stress claims

All we need is confirmation of the condition by your client's GP. We won't limit the benefit payments or need confirmation by a surgeon/specialist before we agree to start paying your benefit.

Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please give us a call and ask the adviser to fill in the 'SDST Customer Registration' form.

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