



## THE MAIN POINTS ABOUT LUTINE MORTGAGE PAYMENT PROTECTION INSURANCE

Mortgage Payment Protection is designed to protect monthly mortgage repayments, for up to 12 months any one claim, should your client be unable to work due to an accident, illness or involuntary unemployment. After 30 days of unemployment or disability your client will be entitled to one complete monthly benefit. Thereafter they will receive 1/30th of the monthly benefit selected for each further day he/she is unable to work

Your clients have a choice of cover from the following options:

- Accident, Sickness and Unemployment
- Accident and Sickness.
- Unemployment only.

The maximum amount payable monthly is £2,000 provided that it does not exceed 125% of your client's monthly mortgage repayments or 75% of his/her gross monthly earnings, whichever is the lower amount. The first three months of cover are free – after that the premium is payable monthly. It is available to joint borrowers, if both are eligible, and benefit will be split in proportion to each borrower's income over the 12 month period immediately prior to any claim. Further details are included within the Policy Summary and the full benefits of the cover can be found in the Policy Wording.

## IS YOUR CLIENT ELIGIBLE FOR MORTGAGE PAYMENT PROTECTION?

Please take your time to read the questions below and make sure that you understand any of the accompanying notes that might be applicable, depending on the answers. This will help you to assess whether or not this product is suitable and whether your client is eligible.

If the mortgage is a joint mortgage, each person wishing to be insured must be eligible.

**1. Will he/she be 18 or over and under 64 at the date the cover starts?**

YES/NO

*If the answer is 'no' then this product is not suitable for him/her and Lutine Mortgage Payment Protection should not be offered.*

**2. Is your client employed full-time in the UK for more than 16 hours a week? (This includes self employment)**

YES/NO

*If the answer is 'no' then this product is not suitable for him/her and Lutine Mortgage Payment Protection should not be offered.*

**3. Is his/her employment self-employment?**

YES/NO

If the answer is 'yes', then please be aware that your client is only covered for unemployment if he/she ceased trading due to insolvency of his/her business and he/she has declared this to the HM Revenue & Customs. Accident and Sickness cover is not affected.

*If this is unacceptable to your client, then the unemployment element of this product is not suitable for him/her. Please do not offer the full Lutine Mortgage Payment Protection product or the Unemployment only option. However, the Accident and Sickness option could still be suitable.*

**4. Is your client's employment permanent? YES/NO**

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If 'yes' go on to question 6.

If 'no' go on to question 5.

**5. (Where the answer to question 4 is "no")  
Is your client working on a fixed term contract? YES/NO**

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*If 'yes' please be aware that he/she is only covered if his/her employer terminated the contract early or did not renew it again, provided the employer had originally intended the contract to be renewable and either:  
\_ it was an annual contract and had already been renewed at least once; or  
\_ your client had worked for that employer for at least two continuous years or was previously employed by them under a permanent contract.*

*If your client's contract and work record with his/her employer was any other than as described above, he/she is covered only if his/her employer terminated the contract early (not if they did not renew it when it reached its expiry date), and please note that benefit will not be paid after the contract would have expired normally.*

*If this is unacceptable to your client, then the unemployment element of this product is not suitable for him/her.*

*Please do not offer the full Lutine Mortgage Payment Protection product or the Unemployment only option. However, the Accident and Sickness option could still be suitable.*

**6. Has he/she, within the last 12 months, been treated for/seen or arranged to see a doctor about any condition? YES/NO**

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*If 'yes' please be aware that this condition will not be covered until he/she has gone for 24 months without receiving treatment for it or seeing/arranging to see a doctor about it. This applies only to that condition. Cover can be provided for other accidents or sickness.*

*If this is unacceptable to your client, then the Accident and Sickness element of this product is not suitable for him/her.*

*Please do not offer the full Lutine Mortgage Payment Protection product or the Accident and Sickness option. However, the Unemployment only option could still be suitable.*

**7. Is your client aware of any job losses about to be imposed by his/her employer that are about to happen and likely to affect him/her? YES/NO**

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*If 'yes' please be aware that cover is not available for unemployment that your client is aware of at the start of the policy or which is notified to him/her in the first 60 days of the policy (this period increases to 90 days if the policy starts more than 30 days after the completion date of your client's mortgage).*

*If this is unacceptable to your client, then this product is not suitable for him/her. Please do not offer Lutine Mortgage Payment Protection.*

**If your client has answered all these questions and the cover is suitable then you have established that your client is eligible and that the product is suitable for someone with a mortgage/about to take out a mortgage who wishes to protect his/her monthly repayments in the event of accident, sickness or unemployment.**

**Please ensure your client is made aware of the key exclusions that apply to the cover. These can be found in the Policy Summary or the full list is in Section Three of the Policy Wording.**