

Let us help you arrange your Protection & Life Cover



Bristol Mortgages Online, Weston Mortgages Online, Bath Mortgages Online and Exeter Mortgages Online are all independent, whole of market, mortgage brokers that focus on finding a great deal and the best mortgage for you and your personal circumstances.

We always recommend a Fully Protected Mortgage

As an Independent Mortgage Broker, we are not only mortgage specialists, but we can also access the whole market for your insurance protection needs too.

Many banks and building societies and estate agents are “tied” to one insurer, and therefore cannot compete with an independent specialist like us on cost or benefits as they only offer one product. This is a complex area and, in our view, is sometimes a more important decision than the mortgage. Whereas a mortgage deal may only last two or three years, the right protection could last the whole term!

We therefore always have a free face to face consultation with you and one of our experienced advisers to discuss your individual requirements to help us with our personal recommendations.

We have listed below a brief description of some of the many types of protection currently available, which may help narrow down your choices. Please feel free to call us and we will arrange an appointment with you at home, in your office, at one of our offices or via Zoom.

Life Cover

What is life insurance?

Life insurance is a type of insurance policy designed to help cover your loved ones’ financial needs after your death. Most life insurance policies will pay out a lump sum of money if you die within the specified time period. This means that, regardless of your own financial situation, you can leave your family the money they need to use.

How does life insurance work?

Life insurance can help you protect your family after you’re gone, which means that policies pay out after you die. This money will usually be paid to the deceased’s estate and then managed through probate, unless the policy is written into trust with a named beneficiary in which case a lump sum would be paid out.

Types of life cover policies

Please note that we can quote you for life insurance, critical illness cover or a combination of both types of protection, to suit your specific requirements.

Decreasing term assurance

This product provides a lump sum on death. Cover decreases each year, in line with the balance of a repayment (capital & interest) mortgage.

Level Term Assurance

As above, but cover remains level throughout the term.

Family income benefit plan

For this type of policy, after the death of the policyholder, the family/beneficiaries receive a monthly/annual payout over an agreed period of time, rather than a lump sum at the point of death.

Whole of Life cover

This type of policy covers the policyholder until their death, rather than during a fixed term. These policies will often have premium reviews built into the policy at prespecified times.

Critical Illness Cover

What is critical illness cover?

Critical illness insurance will pay out if you get one of a number of specific medical conditions or injuries listed in the policy. But be aware that not all conditions are covered and the policy will also state how serious the condition must be. Most policies will also consider permanent disabilities as a result of injury or illness. A critical illness policy only pays out once and then the policy ends. Some policies will make a smaller payment for less severe conditions, or if one of your children has one of the specified conditions.

What is not covered?

Some serious illnesses might not be covered, for example, some cancers and conditions not listed in the policy. You probably won't be covered for health problems you knew you had before you took out the insurance, and this type of insurance does not pay out if you die. What's covered and what's not, will be set out in the policy details so make sure you're fully aware of them and that they cover your needs. We guide you through all the considerations to find the right policy to meet your needs.

How much does it cost?

Your monthly payments will depend on a number of factors, including:

- age
- whether you smoke or have previously smoked
- health (your current health, your weight, your family medical history)
- job (some occupations carry a higher risk than others and may mean you have to pay more each month)
- the amount of cover you take out

Our experienced and knowledgeable Advisers will talk you through all the policy options enabling you to make an informed decision regarding the best level of protection.

Other types of Protection products include:

Permanent Health Insurance/Income Protection

Provides a long-term, Tax-Free income, if you are unable to work due to accident or sickness, if eligible. This ideally would provide an income up to retirement. Some providers offer shorter term income payment periods, for example to the end of a mortgage term or for two or five years. If you are employed, this tends to commence from when your employer's sick pay entitlement finishes. If you do not have sick pay or are self-employed, payments will commence as per your chosen deferment period, this is usually from 4 to 52 weeks.

Private Health Insurance

To provide cover to allow for any private medical treatment and may also provide an income while in an NHS hospital. Subject to limits and eligibility. This insurance may help avoid lengthy waits on the NHS by having a private consultation or procedure using this insurance.

Mortgage Payment Protection

Usually provides short term protection against sickness and/or redundancy. If you are eligible, cover can be from Day 1 or 30/60 days and lasts 12 - 24 months in either event.

Business & Commercial Cover

We will be delighted to provide you with quotations for any of the above insurance products. We also have access to excellent providers for Investment, Commercial and business Insurance.

Whether you are a sole trader, partnership or Limited company, Business protection is a vital safety net, and can take many forms, life and/or Critical Illness cover, Income protection, Key person or 'Key Man' insurance, and for Limited Companies, why not Let the Tax man pay for some of your life cover?

Home and Contents Cover

We will be pleased to run a comparison quote for either a new or existing policy for all your Home and/or Contents requirements.

Contact Us

For further details about the mortgage and protection products we offer as a fully independent mortgage broker, or any other mortgage information, book your FREE CONSULTATION with one of our expert Mortgage and Protection Advisers.

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Please note that the information provided in this guide is meant as a general guide as we are not authorised nor act in any capacity for any legal, tax, or other service outside the provision for researching mortgages and protection products. We recommend you seek advice from specialist within each field of expertise. The information is correct at the time of production but is subject to change and as such we cannot be held responsible for its content.

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