



Introduction to Insurance Protection

Mike Begg here again ... over the net two weeks I would like to go through some of the protection insurances that go hand in hand with a mortgage and why we at Mortgage Healthcare can save you time and money !!

The first thing to say is that we have all probably shopped on-line trying to save a few pounds on our buildings and content insurance. Doing the same for any type of life or protection insurance is unfortunately far more complex AND confusing.. this is where a totally independent expert, like Mortgage Healthcare can source the 'best fit' cover for you AND your budget.

A great number of Banks have their own Life Insurance companies.... Why ?? perhaps not surprisingly its to make more money... not to serve their customers any better.... AND be careful..... often these 'own brand' products don't have the same features or benefits of the market leaders.. so, buy from your Bank and you may land up with a more expensive AND inferior product !!

A further word of warning ... independent mortgage brokers are not necessarily independent for life and protection insurance !! Many for example might be 'tied' to only one Life Company. This could be a recognisable brand.... But sold with enhanced commission for the Broker at a price up to 20% more expensive than if you bought the same product independently.

Banks and Building Societies can also have this type of arrangement with major life companies... so just because you recognise the name, don't assume you're buying their best priced product..... for a clue though, just check your Bank or Broker's paperwork or website, this will tell you if they are 'introducers only' of one life company or totally independent.

In summary, the importance of good AND totally independent mortgage protection cover can't be over-estimated..... so for some sound advice and in the comfort of your own home at a time that suits you..... why not give us a call today on 732324/732327 or 732328 and let Mortgage Healthcare save you time and money.

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP
REPAYMENTS ON YOUR MORTGAGE**

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