Pinkmove

A Guide To **Protecting** You and Your Home

pinkmove.co.uk

Introducing Our Protection Services

Our Protection Service

Working alongside our trusted insurance partners, we offer a range of protection products designed to provide you with peace of mind. Our qualified advisers can help you select the most appropriate cover for your circumstances.

We can arrange the following protection services:

- Life Insurance and Terminal Illness Cover
- Critical Illness Cover
- Income Protection
- Buildings Insurance
- Contents Insurance
- Preparing a Will

Personal Protection

If your family relies on your income, personal protection insurance is essential to ensure they remain financially secure should the unexpected occur.

Life Insurance

Life insurance provides financial security for your loved ones by paying out a tax-free lump sum in the event of your death. This can help your family manage mortgage repayments and other financial commitments during a difficult time.

Our advisers will help you determine the appropriate policy term and cover amount based on your individual circumstances. You can choose between a single policy covering just yourself or a joint policy covering two people.

Terminal Illness Cover

All our life insurance products include terminal illness cover as standard, providing the full cover amount if you are diagnosed with a terminal illness with a life expectancy of less than 12 months during the policy term.

Critical Illness Cover

Critical illness cover provides a tax-free lump sum if you are diagnosed with one of the specific medical conditions listed in your policy terms. This financial support can help you meet your commitments while you focus on recovery.

This cover also includes children's critical illness benefit, providing a tax-free sum if your child is diagnosed with a listed condition. Combined life and critical illness policies will pay out in the event of either critical illness or death.

Income Protection

Income protection provides a monthly payment if illness or injury prevents you from working. After a deferred period, which is a waiting period we agree on, you will receive regular payments until you return to work, the policy expires, or in the event of death, whichever comes first.

Home Protection

Buildings Insurance

Buildings insurance protects the structure of your home and its permanent fixtures and fittings against damage from events such as storms, fires, floods, subsidence or explosions.
If you are purchasing a freehold property with a mortgage, buildings insurance must be in place from the exchange of contracts.

It is important to insure your property for its rebuild cost rather than its market value. A homebuyer's report from a chartered surveyor will include a rebuild cost assessment for insurance purposes.

Contents Insurance

Contents insurance covers your possessions and valuables against perils including storm damage, fire, flooding or theft. While not legally required, contents insurance is highly recommended to protect your belongings.

Additional Protection

Consider enhancing your insurance with accidental damage cover. While some buildings policies include basic accidental damage protection, additional cover can provide more comprehensive protection for both the structure of your home and your possessions.

Our Mortgage Consultants can provide detailed information about accidental damage options to suit your needs.

Preparing A Will

working in partnership with:

REDSTONE WILLS

We have partnered with Redstone Wills, one of the UK's leading will-writing specialists, to offer a straightforward will preparation service. Having a properly drafted will ensures:

- You can specify who receives particular sums of money
- You can appoint guardians for your children
- You can provide for unmarried partners
- You can select executors to carry out your wishes
- You can ensure sentimental items or family heirlooms go to named beneficiaries
- You can leave a legacy to charitable causes

Professional will preparation services are competitively priced with no hidden charges, and you can opt for professional executors and secure will storage if desired.

Pinkmove

Any fees payable will be explained in your initial no obligation appointment, before you choose whether to use our Mortgage Services.

MS/PM/8305/05.26