



There are challenges we are all going through right now with disruption to our personal and business lives and especially in the mortgage market.

Whilst we face these challenges, we have put a pack together that you may find helpful to engage and make contact with your clients to show your support to them and help review their current cover for protection (not just B&C!).

We hope you find some elements to be of use. Cut and paste them into a format to work with your own stationery templates and personalise the content so it works for you and the services you offer your clients. These are just ideas and you should, of course, get the necessary compliance approval if you want to proceed.

We are here to support you however we can; it is 'business as usual' for us and we have seamlessly managed to network all personnel to work from home at this time.

Our contact details are on the Paradigm partner page - <https://www.paradigmprotect.co.uk/LifeCompanies/assurant> - should you need anything.

Keep safe.

Carl Stacey
Head of Distribution

HOME INSURANCE REVIEW FORM

[Company Name]
[Address]
[Address]
[Town]
[County]
[Postcode]

[Client Name]
[Address]
[Address]
[Town]
[County]
[Postcode]

[Date]

Dear [Client Name]

Buildings & Contents Insurance - The right cover for you

In the current climate, we are all looking for a little peace of mind. Ensuring you have the right level of cover in place for your home is a step in the right direction and if you can save money at the same time, that's an added bonus!

There are lots of ways to buy home insurance but the cheapest priced policy isn't always the best and the most expensively priced may not be either. The best policy for you is the one that covers you for all you need it to and that is why personal advice from experts like [insert Company name] can really make the difference.

Are you confident that your current Home Insurance policy provides you with the correct level of cover?

Your circumstances may have changed, so it is always worthwhile reviewing your policy to see if it meets your current requirements. For example, you may now work from home, run a business from your home or you may have extended your property since the cover was originally taken.

If you are experiencing financial challenges, you may think of cancelling your cover but please do not do this before discussing alternative options either with me or direct with the provider of your insurance.

I can offer a Buildings & Contents Insurance review to ensure you have the right level of cover in place and that you aren't paying more than you need to. I will be in touch but if you would like me to review your insurance now, please let me know and I can go through your requirements and provide you with a no obligation quote.

Yours sincerely

[Adviser name]
[Company name]

If you do not wish to receive further communication, please confirm this via email or call us.

PROTECTION INSURANCE REVIEW FORM

[Company Name]
[Address]
[Address]
[Town]
[County]
[Postcode]

[Client Name]
[Address]
[Address]
[Town]
[County]
[Postcode]

[Date]

Dear [Client Name]

Protecting yourself and your mortgage

As your mortgage and protection advisers it is our responsibility not only to deal with your mortgage requirements but to also provide you with advice in relation to mortgage related insurance and protection products.

In the current climate, we wanted to remind you of the importance of reviewing the cover you may already have in place and that it is adequate protection for your needs as well as those areas of protection that you do not have cover.

The types of mortgage related insurance and protection on which I/we provide advice are below:

- Life Insurance
- Critical Illness Insurance
- Income Protection (short or long term)
- Buildings & Contents Insurance

There is no better time to revisit your arrangements and I/we can offer a full review to reassess your situation and make further recommendations for your consideration.

If you are experiencing financial challenges, you may think of cancelling your cover but please do not do this before discussing alternative options either with me or direct with the provider of your insurance.

I will be in touch but if you would like me to review your cover now, please let me know and we can arrange to go through your requirements and for me to provide you with no obligation quotes.

Yours sincerely

[Adviser name]
[Company name]

If you do not wish to receive further communication, please confirm this via email or call us.

FULL ADVICE AND ADDITIONAL SERVICES

[Insert Firm name] offers our clients a full service to ensure your mortgage, family, income and home are protected.

We provide advice in the following areas:

Mortgages

Whether you want to buy a new home, remortgage or are looking for a buy to let opportunity, we can discuss your options and give independent advice on the best possible deal from a lender panel representative of the whole mortgage market.

Life Cover

This type of cover provides valuable cover for your dependants in the event of your death. It pays out a cash lump sum if you die or upon diagnosis of a terminal illness before the end of the policy term.

You might consider this type of cover if you have a mortgage and/or have dependants.

Critical Illness Cover

This cover is to help you and your family if you were to become critically ill. It pays out a cash lump sum if you are diagnosed with one of a range of specified critical illnesses before the end of the policy term.

As above, you might consider this type of cover if you have a mortgage, have dependants or a certain lifestyle you want to protect.

Income Protection Cover

This can be short or long term cover to protect your income in the event of accident, sickness and/or unemployment. This can be extremely valuable, particularly if you do not have sufficient savings to maintain your financial commitments.

Buildings and Contents Cover

Protect your home and/or your contents - Buildings insurance is usually a compulsory requirement for most mortgage lenders' and you should see the need to have adequate cover in place to protect or replace contents in the event of loss or damage. should you need to replace be looking for adequate cover. Also available for landlords, both buildings and contents, and contents cover also available for tenants.

Additional services

We can also provide guidance with your [Delete/insert as appropriate i.e. conveyancing, wills, tax, pension, investment opportunities, business and commercial insurance] needs in addition to several other services.

Please feel free to contact us at any time and see how we can help you.

**[Insert Firm name]
T: [Insert Phone Number]
E: [Insert Email]
W: [Insert Website]
[Insert Firm Address]**

[Insert appropriate regulatory footnote]

CLIENT FORM CONFIRMING GI ADVICE WAS OFFERED BUT REJECTED

Buildings and / or Contents Insurance

As your mortgage and protection adviser/s it is my/our responsibility not only to deal with your mortgage requirements but to also provide you with advice in relation to mortgage related insurance and protection products.

We discussed Buildings and Contents Insurance and I provided you with my recommendations as to the types of cover you should be considering based on your current circumstances, needs and priorities.

You confirmed that you did not want to proceed with the recommendations at this time.

I would therefore be very grateful if you could complete and return the attached declaration for our records for advice and compliance purposes.

Please confirm the renewal date of your policy and I will arrange to call you to review the situation again at renewal.

Renewal date :

Please state reason why our advice / cover is not being taken:

Already have cover in place

Arranging own cover

Premium quoted was too expensive

Other

If "Other", please state reason

I / we do understand that there are certain risks in the event that I / we do not have adequate Buildings and Contents cover in place in relation to our mortgage and property.

Client 1 (Print name)		Client 2 (Print name)	
Signed		Signed	
Date		Date	

CLIENT FORM CONFIRMING WHERE ADVICE WAS OFFERED BUT REJECTED

Mortgage Related Insurances

As your mortgage and protection adviser/s it is my/our responsibility not only to deal with your mortgage requirements but to also provide you with advice in relation to mortgage related insurance and protection products.

We discussed the following areas of cover and I provided you with my recommendations as to the types of cover you should be considering based on your current circumstances, needs and priorities.

- Life Insurance
- Critical Illness Insurance
- Income Protection (short or long term)
- Buildings & Contents Insurance

You have confirmed that you do not want to proceed with any/all of my recommendations at this time therefore I would be very grateful if you could complete and return the attached declaration for our records for advice and compliance purposes.

I have diarised to call you again next year to review the situation again but please do contact me at any time should you want to reconsider any areas of this valuable cover.

Advice taken? Tick or cross as applicable

Life Insurance

Critical Illness Insurance

Income Protection (short or long term)

Buildings & Contents Insurance

Please state reason (where applicable) the reason why our advice was not taken

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I / we do understand that there are certain risks in the event that I / we do not have adequate insurance cover in place in relation to our mortgage and property.

Client 1 (Print name)		Client 2 (Print name)	
Signed		Signed	
Date		Date	