

PERSONAL & PROPERTY PROTECTION

PLEASE COMPLETE THE OUTSTANDING SECTIONS OF YOUR MORTGAGE APPLICATION FORM AND RETURN IT TO LOANS UNDERWRITING AT THE ADDRESS OVERLEAF.

YOUR PERSONAL INSURANCE ARRANGEMENTS

DO YOU HAVE LIFE ASSURANCE AND / OR CRITICAL ILLNESS COVER?

YES

NO

Please give details of all life assurance and critical illness policies being used in conjunction with this loan:

INSURANCE COMPANY:				
TYPE OF POLICY:				
MINIMUM DEATH BENEFIT:	£	£	£	£
POLICY NUMBER:				
MONTHLY PREMIUM:	£	£	£	£
MATURITY / EXPIRY DATE:	DD MM YYYY	DD MM YYYY	DD MM YYYY	DD MM YYYY
TYPE OF COVER:				
LIFE OR LIVES INSURED:				

APPLICANT ONE

APPLICANT TWO

TAKING INTO ACCOUNT THE MORTGAGE YOU ARE NOW APPLYING FOR, DO YOU HAVE SUFFICIENT LIFE AND CRITICAL ILLNESS COVER TO PROTECT YOURSELF AND YOUR DEPENDANTS?

YES

NO

YES

NO

IF NOT, DO YOU WISH TO DISCUSS YOUR ARRANGEMENTS WITH AN ADVISER?

YES

NO

YES

NO

If you have requested a discussion with an adviser, Family Building Society will pass relevant details about you to Cavendish Online who will contact you by telephone.

By requesting a discussion you are consenting to this disclosure of your personal information.

Family Building Society introduces its customers to Cavendish Online for the purposes of advising on and arranging life assurance, life and critical illness protection and other protection products. Family Building Society is not a member of the same group of companies as Cavendish Online.

PROTECTING YOUR INCOME

Owning a home is one of the largest financial and emotional commitments many people undertake and a mortgage is often an essential part of this. If you are unable to work because of unemployment, accident or sickness and cannot continue to meet the mortgage repayments, then this commitment may be at risk. In these circumstances, if you are eligible, income protection can cover a proportion of your income to help you meet your monthly outgoings such as your mortgage repayments.

Taking account of your existing arrangements, what level of monthly income after tax would you have if you could not work due to:

ACCIDENT OR SICKNESS?

UNEMPLOYMENT?

WOULD YOU BE ABLE TO MEET YOUR MONTHLY MORTGAGE REPAYMENTS AND OTHER ESSENTIAL EXPENDITURE FROM THIS INCOME?

APPLICANT ONE

APPLICANT TWO

£	£
£	£

YES NO YES NO

Should you require income protection, we recommend you speak to an Independent Financial Adviser.

INSURING YOUR HOME AND ITS CONTENTS

It will be a condition of your mortgage, and your responsibility, to have adequate buildings insurance in place from the start of your mortgage, or from exchange of contracts if you are purchasing the property, and to maintain this while your property is mortgaged so this section must be signed by all applicants.

HOME INSURANCE DECLARATION AND CONFIRMATION




I / We have read the information above and acknowledge our responsibility to insure the mortgaged property.

FIRST APPLICANT:	NAME:		SIGNED:		DATE:	DD	MM	YYYY
SECOND APPLICANT:	NAME:		SIGNED:		DATE:	DD	MM	YYYY

The information I / we have provided above is correct and I / we agree, where applicable, that my / our details can be passed to the Society's insurance partner.

FIRST APPLICANT:	NAME:		SIGNED:		DATE:	DD	MM	YYYY
SECOND APPLICANT:	NAME:		SIGNED:		DATE:	DD	MM	YYYY

To find out more, please contact our New Business Team:

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Family Building Society is a trading name of National Counties Building Society which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
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register.fca.org.uk

THE
FAMILY
BUILDING
SOCIETY