

Home and mortgage payment protection insurance

Cover for you, your home and belongings.



Driven to do better.

 **Santander**

VALUE FROM IDEAS

[santander.co.uk](https://www.santander.co.uk)

Contents

We've got cover to suit you	03
A range of insurance products only available from your local financial adviser	04
About your cover	07

We've got cover to suit you

At Santander, we think insurance should give you all the cover you need, and be straightforward to set up too. So we've made our options clear and simple with no unexpected hassles.

Above all, we believe in giving you the freedom to choose your policy. Allowing you total simplicity, we offer automatic cover levels for buildings up to £500,000 and £55,000 for contents with our Santander Additions Bedroom Plus option. We also have specific products for new homes built within the last two years and a landlord's policy. Just call your financial adviser for more information.

Key features of Santander Additions insurance

- A range of products only available through your local financial adviser
- Flexibility to choose your level of cover
- Handy discounts on home insurance products



Apply today



Call your financial adviser now – contact details are on the back of this brochure.

A range of insurance products only available from your local financial adviser

Santander's Bedroom Plus home insurance

Bedroom Plus is a simple and straightforward home insurance policy. It's ideal for the typical homeowner who is unsure of the level of contents cover they need. With Bedroom Plus, we automatically provide contents cover for up to £55,000, giving you total peace of mind. Buildings cover is available up to £500,000. It's as simple as that to get a comprehensive policy at a great price. To find out more and discuss your circumstances, speak to your financial adviser to make sure this type of insurance is suitable for you.

Why choose Santander's Bedroom Plus home insurance?

- We'll search a panel of insurers to find you the best quote.
- A no claims discount that won't necessarily be lost completely at the first claim. Depending on the type, size and frequency of claims it's merely stepped back.
- A discount for first-time buyers and also for properties with added security.
- Hassle-free claims – nearly all claims can be handled by phone.
- A fixed contents sum insured if you should be unsure of the value of your belongings.

Cover you can count on

Buildings

- Cover provided up to £500,000;
- we'll provide cover for loss or damage caused by fire, flood or storm;
- loss or damage caused by escape of water; and
- we'll even take care of the cost of tracing and accessing the leak up to £5,000.

Contents

Fixed contents sum insured at £55,000 that includes cover for:

- valuables (limits based on the size of your home);
- freezer food up to £1,000;
- office equipment up to £5,000;
- cover for a child at university up to £5,000; and
- option to extend cover up to £2,000 for items taken away from the home in the UK and worldwide.

Landlord's insurance

This insurance is specifically designed to cover properties occupied by tenants. As a landlord you can protect your investment by getting adequate insurance.

Why consider Landlord's insurance?

- Buildings cover that includes full accidental damage.
- Specified buildings sum insured (up to £700,000).
- Contents included up to 7.5% of the buildings sum insured at no additional cost for landlord's fixtures and fittings, such as curtains, carpets, wardrobes, beds, tables and chairs.
- Up to five properties can be covered by one customer.

New Build insurance

Designed for homes built in the past two years with a National House Building Council guarantee, this provides exceptional cover recognising the lower risk posed by a newly built home.

Why consider New Build insurance?

- Discounted pricing for properties built within the last two years.
- More covered as standard, including full accidental damage.
- A no claims discount that won't be lost altogether at the first claim. It's merely stepped back, depending on the type, size and frequency of claims.
- Optional Family Legal Protection and Home Emergency add-on products are also available.



Apply today



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Santander Additions mortgage payment protection insurance

There has never been a more important time to consider taking out mortgage payment protection insurance.

Santander Additions mortgage payment protection insurance is optional cover that could help you pay your mortgage repayments and the premiums for this insurance and associated household insurances if you are unable to work through no fault of your own, because of an accident, sickness, involuntary unemployment or voluntarily becoming a carer.

There is a choice of cover of:

- Accident or sickness only; or
- Accident or sickness and unemployment.

Eligibility criteria

You must:

- Live in the UK.
- Be aged at least 18 and under 64.
- Be in paid work at least 16 hours per week and have done so for at least six months.
- Be paying or about to pay a mortgage agreement.
- Be up to date with their mortgage repayments if they have an existing mortgage agreement.

You will also benefit from our Back to Work support services, which aim to get you working again as soon as possible.

Our Additions mortgage payment protection insurance is priced according to the level of benefit and your age, which can make this an affordable option.

You can choose how much you receive up to a maximum of 150% of your monthly mortgage repayments by including cover for associated insurance premiums, up to a maximum monthly benefit of £1,650 or 60% of your gross salary, whichever is the lower. The table below shows how much you could receive to help protect your mortgage repayment and associated monthly insurance premiums.

Monthly benefit amount	Accident, sickness and unemployment cover monthly premium	Accident and sickness cover monthly premium
£100	£3.29	£2.26
£500	£16.43	£11.29
£800	£26.29	£18.06

The premiums you pay will depend on your cover and age and are subject to a £1.86 monthly administration fee. Premiums quoted are based on a customer aged 30, with a 30-day waiting period and include Insurance Premium Tax at the current rate.

You can also choose whether your benefit starts to accrue after 30 days from the first day you were unable to work, or back-dated to the first day you were unable to work.

This payment protection insurance is optional. There are other providers of payment protection insurance and other products designed to protect you against loss of income. For impartial information about insurance, please visit the website at www.moneyadviceservice.org.uk

About your cover

Cover for all policies is subject to terms and conditions, restrictions and exclusions. Full details are in the policy documents, which are available on request. We reserve the right to refuse cover.

Bedroom Plus home insurance is underwritten by a choice of:

Zurich Insurance plc, a public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales. Registration No. BR7985. UK branch head office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Groupama Insurance Company Limited. Registered in England No. 995253 whose registered address is: 6th Floor, One America Square, 17 Crosswall, London EC3N 2LB.

Aviva Insurance UK Limited. Registered in England No. 99122 whose registered address is: 8 Surrey Street, Norwich NR1 3NG.

New Build and Landlord's home insurance is underwritten by Aviva Insurance UK Limited. Registered in England No. 99122 whose registered address is: 8 Surrey Street, Norwich NR1 3NG.

Mortgage payment protection insurance is underwritten by London and Edinburgh Insurance Company Limited, trading as Aviva Insurance UK Limited, whose registered address is: 8 Surrey Street, Norwich NR1 3NG.

The insurers are authorised and regulated by the Financial Services Authority and are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations.

Please ask us if you require further information about the Financial Services Compensation Scheme, or visit www.fscs.org.uk

Individual limits apply to certain areas of cover. Any voluntary excesses will be in addition to any compulsory or insurer excesses that may apply (applies to home insurance only).



Independent financial adviser/broker contact details



Santander is able to provide literature in alternative formats. The formats available are: large print, Braille and audio CD. If you would like to register to receive correspondence in an alternative format please give us a call and ask the adviser to fill in the 'SDST Customer Registration' form.

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