

Home and mortgage payment protection insurance



Cover for you,
your home
and belongings

 **Santander**

VALUE FROM IDEAS

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

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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. You can set your buildings insurance at a specific sum insured level and add contents for a fixed sum insured limit of £55,000 with our Additions Bedroom Plus option. Or get an unlimited sum insured on buildings and contents with our Peace of Mind product (see note 1).

We also have specific products for new homes built within the last two years and a Landlords policy. Just call your financial adviser for more information.

Note 1: Individual limits apply to certain areas. For properties with six or more bedrooms you will need to specify the contents sum insured.

Key benefits of Santander insurance

- Easy monthly premiums – with no extra charge if you choose to pay your premiums monthly by Direct Debit
- Easy claims – all claims can be handled by telephone in a speedy and professional manner
- Handy discounts – you could save money depending on your circumstances



Apply today



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

Santander's Bedroom Plus home insurance

Our Bedroom Plus product is only available from your financial adviser.

Designed for homes with up to four bedrooms, it gives you the flexibility to decide how much you want to insure your buildings for, and it also offers a generous fixed contents sum insured if you are unsure about the level of cover you need. 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

- A no claims discount that won't be lost completely at the first claim. It's merely stepped back, depending on the type and frequency of claims.
- A discount for first time buyers and also for properties with added security.
- Easy 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

- 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.

A quick thought

To get an idea of the rebuild cost for buildings cover, look at your mortgage valuation survey or refer to the calculator available on <http://abi.bcis.co.uk> provided by the Royal Institute of Chartered Surveyors.



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Santander's Peace of Mind home insurance

Santander's Peace of Mind – for added reassurance.

Santander's Peace of Mind home insurance offers unlimited sum insured cover.

Additional options available

- **Extended accidental damage cover** – for example, spillages on carpets and furniture.
- **Personal possessions** – additional protection for your belongings away from the home both in the UK and worldwide up to 60 days.
- **Family legal protection** – covering legal costs up to £50,000.

Why choose Santander's Peace of Mind home insurance

- Easy monthly premiums – no extra charge for paying your premiums by Direct Debit.
- Easy claims – most claims can be handled by telephone and settled within seven days.
- 24 hour claims helpline providing emergency assistance, customer service helpline and legal advice helpline.
- Range of discounts – for having an approved alarm, security locks, whether you take buildings and contents cover, and your age.



Reduce the risk of being under insured with unlimited sum insured

With Santander's Peace of Mind home insurance you will benefit from an unlimited sum insured on:

- buildings – including temporary accommodation; and
- contents – including freezer food.

This means you have peace of mind knowing your home and possessions will be automatically covered even when you buy new things. You only need to worry about the correct value of valuables such as jewellery and tell us about any items worth over £1,000.

Unlimited sum insured for temporary accommodation

Have you ever wondered what would happen should you have to move out of your home because of damage caused by a fire, explosion or flood?

With an unlimited sum insured for temporary accommodation, the cost of staying in comparable accommodation will be covered for as long as it takes you to be able to move back home. This means you won't have to move into a caravan, rely on friends and family or worry about any limits on the amount of your claim.

Act today, relax tomorrow...

You don't even have to wait until your renewal is due before you switch to Peace of Mind home insurance. We will reimburse any cancellation fees you may be charged by your existing provider up to £40. Ask your financial adviser for our 'switcher fee' leaflet for details of how to claim.

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How we compare

Here's how we compare against some other companies (see note 2)

Insurance provider (typical policy offered)	Buildings and contents unlimited sum insured	Temporary accommodation unlimited sum insured	No fees/charges for paying by direct debit
Santander Peace of Mind	✓	✓	✓
Santander Bedroom Plus (see note 4)	X	X	✓
Churchill	X	X	X
Direct Line Standard Home Insurance	X	X	X
Halifax Home Insurance	✓	X	✓
Saga Home Insurance	X	X	✓
Tesco Standard	X	X	X

Source: Defaqto's database 14 October 2009.



Note 2: For illustrative purposes as not all policies are the same.

Note 3: Optional cover.

Note 4: Santander Bedroom Plus insurance is provided by Select & Protect.

A quick thought

Santander's insurance policies are available for you whether you are renting or letting a house, have a mortgage with us, with another company, or if you own your house without a mortgage.

Theft of contents in the open limit £1,000	Freezer food limit £1,000 or more	Student belongings limit £5,000 or more	Lost or stolen credit cards away from the home limit £500 or more (see note 3)	Repairs guaranteed (approved repairers)
✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
X	X	X	X	X
✓	✓	✓	✓	✓
X	X	X	✓	✓
✓	X	X	X	X
✓	✓	✓	✓	✓

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Mortgage payment protection insurance

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

Mortgage payment protection insurance could help you pay your mortgage repayments and regular monthly bills if you are unable to work through no fault of your own, because of an accident, sickness or involuntary unemployment (including having to give up work to care for a member of your immediate family).

At Santander we have a choice of two products which means your financial adviser can choose the right product to suit your needs and budget.

Both products allow you to select the cover you need from:

- Accident and sickness only; or
- Accident, sickness and unemployment (includes carer cover).

Claims relating to stress and back pain are covered. Other providers often exclude or impose restrictions or conditions before agreeing your claim, such as obtaining a certificate from a surgeon, consultant or specialist.

You will also benefit from our back to work support services which will help you return to work quickly.

Paymentcare mortgage payment protection insurance is only available at the same time as taking out a new mortgage provided by Santander UK plc or Alliance & Leicester plc or within 30 days of completion. Santander Additions mortgage payment protection insurance is available at the same time as taking out a new mortgage (not necessarily with Santander UK plc or Alliance & Leicester plc).

More ideas for your money

When setting up insurance it's also a good time to reappraise your finances. Is your current mortgage working for you? Speak to your financial adviser who will be happy to explain the options available.



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Additions mortgage payment protection insurance (only available from your financial adviser)

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 mortgage costs to cover additional household bills, up to a maximum monthly benefit of £1,650 or 60% of your gross salary, whichever is the lesser.

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

Paymentcare mortgage payment protection insurance

You should consider Paymentcare (see note 5) if you need greater flexibility on the amount of benefit you can receive. You can choose a level of benefit up to £2,000 per month or no more than 50% of your gross monthly salary whichever is the lesser.

Monthly premiums are calculated using a fixed price per £100 of benefit depending on the choice of cover for accident and sickness only or unemployment, accident and sickness.

You will also benefit from our free accident and sickness rehabilitation service where you can receive free advice, counselling, physiotherapy and access to early treatment. All designed to work alongside the NHS and other medical specialists.

Which product is right for you?

Your financial adviser will be able to recommend which of these products will be suitable for your needs and circumstances.

Note 5: Paymentcare is underwritten by CGU Underwriting Limited. A member of the Aviva group.



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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.

The policies are underwritten by CGU Underwriting Limited, registered in England. Registered No 94405. Registered Office: St Helen's, 1 Undershaft, London EC3P 3DQ (a member of the Aviva group).

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

Applies to home insurance only

Individual limits apply to certain areas of cover. Any voluntary excesses will be in addition to any compulsory or insurer excesses that may apply. The Peace of Mind option provides an unlimited sum insured for buildings and contents. For properties with six or more bedrooms, the contents sum insured is specified by you, but must be at least £35,000.

The Family Legal Protection option is insured by Ultimate Insurance Solutions Limited on behalf of certain underwriters at Lloyd's. Registered office: The Connect Centre, Kingston Crescent, Portsmouth PO2 8QL.





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Independent financial adviser/broker contact details



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Plain English Campaign** **34**
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