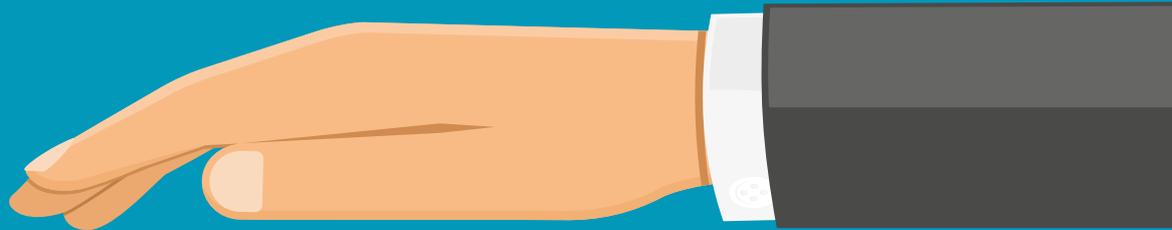




COMMUNITY
MORTGAGE
SERVICES



The importance of protection

The life insurance and protection need

Discussing your protection needs can be one of the most important things you ever do. It is also worth saying that we hope it is something you never have to claim for! The reason for this is twofold; firstly, if you do have to claim it means something serious has happened which may affect your life forever. Secondly, we insure our homes and our cars but many of us take very little time to discuss insuring our most valuable asset – ourselves.

Consider this example for a moment: the car worth £15,000 is insured for £30 per month. The mobile phone worth £600 is insured for £5 per month. The home is insured against fire or burglary for £30 per month. That is £65 per month in total for objects we own, yet the two parents bringing in £40,000 per year into the home or £1,000,000 over a 25-year mortgage are insured for... what exactly?

When looking at your household situation, ask yourself the following questions: are there any situations that could prevent me from supporting my home and my family? If there are, ask yourself, how would you cope if that situation lasted for 25 or 40 years?

We make a promise to you at Community Mortgage Services – we will not charge you for getting protection advice and we will not advise you to take out protection you do not need. We are here to give a human touch to your protection needs!

Why use an insurance expert?

Many people turn to comparison sites to look for the cheapest insurance, but that's not always the best way and people can often end up with policies that do not cover them for what they want and need. After all, most people are not experts in protection.

Getting expert guidance does not cost you more: like comparison sites, Community Mortgage Services gets paid commission by the insurance provider. However, unlike comparison sites we recommend and advise you on the products that best suit your needs. We can help you do the following:

- **Find the right product:** we will ask you about your personal circumstances to find you the right policy. We will assess what cover you already have so you don't overlap insurances.
- **Get a great deal:** we will get you a good deal by comparing prices and product features.
- **Find a specialist provider:** on comparison sites you might not find cover for things – like income protection or critical illness – that need to be tailored to suit your needs. You also won't find specialist or bespoke cover on there.



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Call us on 0161 241 9883

YOUR PROPERTY MAY BE REPOSSESSED IF YOU DO NOT KEEP UP THE REPAYMENTS ON YOUR MORTGAGE.

The Financial Conduct Authority does not regulate some forms of Buy to Let mortgages.

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Any other products or service offered by Community Mortgage Services Ltd may not be the responsibility of First Complete Ltd and may also not be subject to regulation by the Financial Conduct Authority.

The guidance contained within this document is subject to the UK regulatory regime and is therefore primarily targeted at consumers based in the UK.

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