

Frog Financial Management

Make the leap to a better life



Protection Demands and Needs

Frog Financial Management has an obligation under Financial Services Authority guidelines to discuss the following insurances with you:

Further to our meetings/conversations in relation to your protection Demands and Needs, where we discussed the various quotations I provided. Please see below the various descriptions of the various cover discussed.

- **Life Assurance**

Life Assurance is a policy that is taken out over a specific term to ensure that in the event of a terminal illness or death, the policy pays off the remaining mortgage. It can also provide a lump sum to your partner to help them raise the family and not be financially burdened.

- Please tick to confirm that you do **NOT** want this cover.

- **Critical Illness**

A policy that is taken out over a specific term to pay out a lump sum to pay off the mortgage in the event of critical illness, such as a heart attack, cancer etc. This policy pays out while you are living and will help reduce your financial burden whilst in a recovery period.

- Please tick to confirm that you do **NOT** want this cover.

- **Mortgage Payment Protection Insurance**

This policy will pay your monthly mortgage payment for up to 12-24 months in the event of you not being able to work due to an accident, sickness or unemployment. This cover will ensure that your mortgage and other bills will be paid whilst you cannot work and are not earning any income.

- Please tick to confirm that you do **NOT** want this cover.

If you do not take precautions in protecting your mortgage and family, you and your family may lose your home! **TAKE PRECAUTIONS AND GET INSURED NOW!**

Please sign to show you have understood the consequences in the event of not taking relevant protection against your mortgage and family income protection.

Name: Signature:

Date:

Name: Signature:

Date: