

# Intego MPPI at a Glance <sup>\*1</sup>

Intego MPPI	Explanation of benefits
<b>Accident, Sickness and Unemployment cover</b>	Client can choose between Accident & Sickness cover, Unemployment cover or both
<b>Back-to-day-one cover or 30 day excess</b>	Cover can start after 30 days without working or benefit can be backdated to the first day they were unable to work. Or clients can combine a mixture of these types of cover across different elements of the policy
<b>Re-mortgaging or moving house</b>	Cover can be transferred with the ability to change the level of benefit
<b>Flexible benefit levels</b>	Clients choose a benefit level up to a maximum of 150% of their mortgage costs or £1,650, whichever is lesser, with no percentage-of-salary restriction
<b>Age-rated pricing</b>	Clients pay according to individual risk and won't be subsidising. Prices based on age at inception throughout the term of the policy
<b>Self-employed cover</b>	Full cover available as long as your clients meet our standard eligibility criteria
<b>Joint borrowers</b>	Clients with a joint mortgage agreement can choose to insure up to 100% of the monthly benefit, provided that the amount of each person's monthly benefit does not exceed 60% of that person's monthly earned income before tax
<b>Carer cover</b>	Benefit paid for 12 months if your client needs to give up work and become a registered full-time carer for a member of their immediate family
<b>Back to Work Support Service</b>	Should one of your clients be made redundant or have an accident, this is a FREE and highly innovative scheme to help get your clients working again as soon as possible

\*1 Please note that this leaflet should be used as an aide only and should not be relied upon as full guidance and information to each product's cover. For full details of the cover provided, including exclusions, limitations and requirements, please refer to the full Policy Wording or contact us on 0845 365 1723.