

# Your Protection Our Priority

*Malcolm Gibb's  
Personal Protection Recommendations*

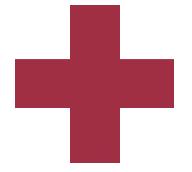
Presented by

**David McGrail**



**Website**  
[www.firstmortgage.co.uk](http://www.firstmortgage.co.uk)





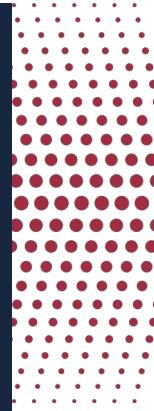
# Who We Are

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## First Mortgage expertise....



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# Why Insurance Matters

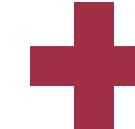
Prepare for

**The Unexpected**

Protection helps keep your **mortgage** and **household secure** if the unexpected happens. Depending on your needs, life insurance, critical illness cover, income protection and family benefit plans can provide a lump sum or regular payments on a valid claim - helping you or your loved ones with mortgage payments, living costs and recovery time.

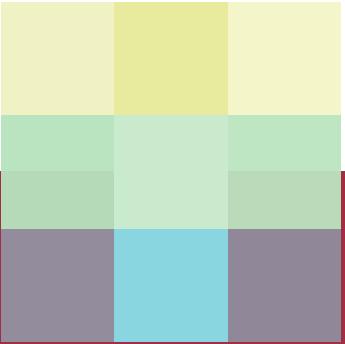


## Looking After What Matters Most



**Provide money to pay  
your mortgage if:**

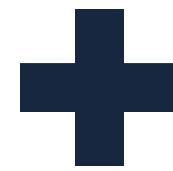
- You die
- Get critically ill
- Off work long-term sick



**Provide income to pay  
all other outgoings:**

- |             |             |
|-------------|-------------|
| • Utilities | • Hobbies   |
| • Food      | • Holidays  |
| • Rent      | • Groceries |
| • Bills     | • Travel    |





# Protecting What Matters Most.

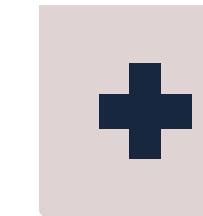


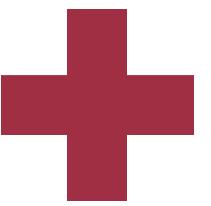
Coverage

**That Fits Your Life**

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**Critical Illness &  
Life Insurance****Income  
Protection****Contents Insurance****Home & Property  
Insurance****Family Income  
Protection**



# Serious Illness & Life Cover

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Malcolm Gibb's  
Recommendation For:

Health and Family Well-being

Assured For

28 years

£241,000

Term

28 years

28 Years

Cover Type

Increasing

Increasing

Basis

Joint

Joint



# Serious Illness & Life Cover

Protecting you & your loved ones in the event of a serious illness

## Your Current Provisions

- Your current employer will pay half pay sick for 28 days.  
*[e.g. Your employer will pay you sick pay for the first three months then drop half pay for three months.]*

## Your Risk

- You are at risk for £100,000  
*[e.g. No lump sum available to support your family, to adapt your home to suit any new needs you may have or put down on mortgage balance.]*

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## My Recommendations

### Cover



- **Provider:** Aviva
- **Sum Assured:** £241,000
- **Term:** 28 years
- **Cover Type:** Increasing
- **Basis:** Joint

### Monthly Cost

£48.41

**£48.91**



# Buildings & Contents

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's Recommendation For:

**Home Protection**

**Assured For**

**£241,000**

**Term**

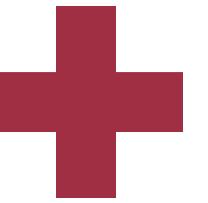
**28 Years**

**Cover Type**

**Increasing**

**Basis**

**Joint**



# Home Insurance

Protecting you & your loved ones in the event of a serious illness

## Your Current Provisions

[e.g. Your employer will pay you sick pay for the first three months then drop half pay for three months.]

## Your Risk

[e.g. No lump sum available to support your family, to adapt your home to suit any new needs you may have or put down on mortgage balance.]

{{ CRITICAL\_1\_DISCLAIMER\_NOTICE}}

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## My Recommendations

### Cover



- **Provider:**
- **Sum Assured:**
- **Term:**
- **Cover Type:**
- **Basis:**

### Monthly Cost



£48.91



# Contents Cover

Protecting you & your loved ones in the event of a serious illness

## Your Current Provisions

[e.g. Your employer will pay you sick pay for the first three months then drop half pay for three months.]

## Your Risk

[e.g. No lump sum available to support your family, to adapt your home to suit any new needs you may have or put down on mortgage balance.]

{{ CRITICAL\_1\_DISCLAIMER\_NOTICE}}

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## My Recommendations

### Cover



- **Provider:**
- **Sum Assured:**
- **Term:**
- **Cover Type:**
- **Basis:**

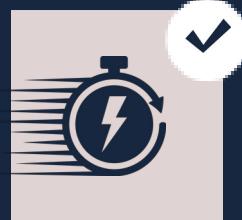
### Monthly Cost



£48.91



# Why Choose Us?



**Fast claims  
processing**



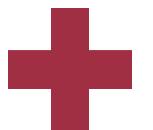
**24/7 customer  
support**



**Affordable  
premiums**



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# Thank You for Your Time



*We're Here When You Need Us*



**Phone**

01314572712



**Website**

[www.firstmortgage.co.uk](http://www.firstmortgage.co.uk)



**Office**

Dalkeith



Presented by

**David McGrail**