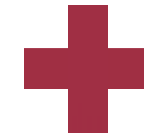


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Your Protection Our Priority

*Malcolm Gibb's
Personal Protection Recommendations*

Presented by

David McGrail



Website
www.firstmortgage.co.uk



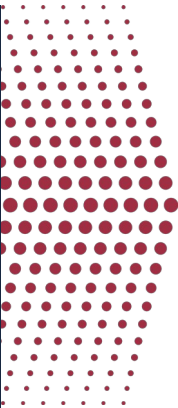


Who We Are

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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.

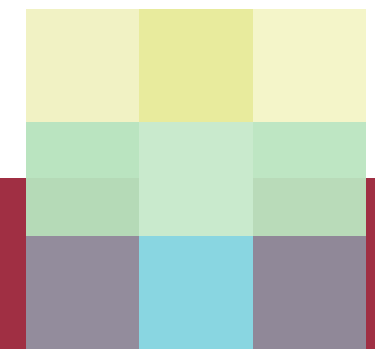


Looking After What Matters Most



Provide money to pay your mortgage if:

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



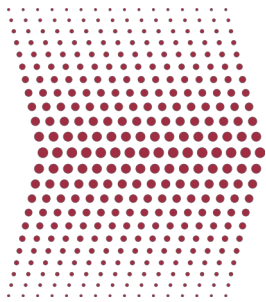
Provide income to pay all other outgoings:

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

YOUR HOME MAY BE REPOSSESSED IF YOU DON'T KEEP UP YOUR MORTGAGE PAYMENTS



Protecting What Matters Most.



Coverage

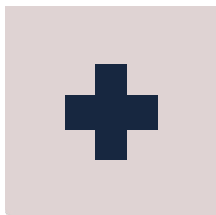
That Fits Your Life

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Critical Illness &
Life Insurance



Income
Protection



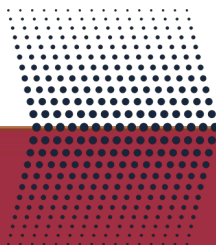
Contents Insurance



Home & Property
Insurance



Family Income



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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.]

My Recommendations +

Cover



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

Monthly Cost



£48.41

£48.91



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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.]

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.]

My Recommendations +

Cover



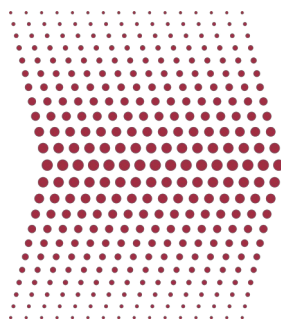
- Provider:
- Sum Assured:
- Term:
- Cover Type:
- Basis:

Monthly Cost

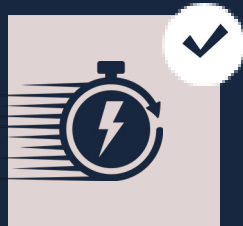


£48.91





Why Choose Us?



Fast claims processing



24/7 customer support



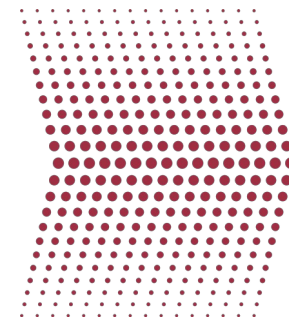
Affordable premiums

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Thank You for Your Time



We're Here When You Need Us



Phone

01314572712



Website

www.firstmortgage.co.uk



Office

Dalkeith



Presented by

David McGrail