

Insurance & Wills

Taking a mortgage is a large financial commitment, the lender will need buildings insurance to be in place in order to obtain a mortgage. You should strongly consider additional insurances to protect the contents of your home and personal cover such as life cover and critical illness insurance to cover your mortgage in the event of your death or being diagnosed with a serious illness and income protection should you be unable to work due to an accident, sickness or redundancy.

Would you like to receive a quote for buildings and contents insurance (Y/N)?	
Would you like to receive a quote for all or any of the personal insurances such as life cover, critical illness cover and income protection (Y/N)?	

If no to any of above state why and what arrangements will be in place:

Death in service benefit and employer sick pay		
	Client 1	Client 2
What death in service benefit do you receive from your employer? If none state 'None'		
What sick pay do you receive from your employer? For example; 1 month full pay, 1month half pay If none state 'None'		

Do you have a Will in place (Y/N)?	
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If not, you should consider obtaining one as a will is the only way to make sure your savings and possessions (your estate) go to the people and that you care about. If you have one in place and your circumstances have changed since it was created then this should be reviewed.

Applicant 1 Full Name

Applicant 2 Full Name

Applicant 1 signature

Applicant 2 signature

Date

Declaration

Do not sign this declaration unless you are entirely satisfied with the contents of the full fact find. If you have any queries ask your mortgage adviser for assistance/clarification before signing this, or any other forms.

I / We confirm that the information provided is to the best of my / our knowledge, correct and is a true reflection of my / our discussions with Paul Barnden.

I / We have provided this information on the understanding that it is used to form the basis of any advice and recommendation made and that I'm / we're not under any obligation to take up any recommendation made.

I / We understand that recommendations made will involve a regular financial commitment. Accordingly, I / we understand that I / we must be sure of the ability to meet that commitment having given consideration to all other expenditure, and the provision for any emergencies, which may require access to funds.

I / We understand that Barnden Financial Services Ltd offer advice and services with respect to mortgages and non-investment protection (insurance products) and therefore any advice and recommendations provided will be limited to these areas.

If applicable I / we give my / our consent for the information used in this document to be used by Barnden Financial Services Ltd to apply for a mortgage or insurance product.

I / We confirm that we have been provided with a copy of the firms Privacy Notice and 'about our Services/Terms of Business' version V0319.

Applicant 1 Full Name

Applicant 2 Full Name

Applicant 1 signature

Applicant 2 signature

Date