*<Broker Company name>*

*<Broker address>*

*<Broker address>*

*<Broker postcode>*

*<Broker postcode>*

*<Client name>*

*<Client address>*

*<Client address>*

*<Client address>*

*<Client postcode>*

*<Date>*

**Helping you find the right insurance**

Dear <Insert clients name>

Having the right insurance in place can save you many sleepless nights when it comes to your home and your finances. But unless you fully understand the benefits, it’s easy to end up underinsured or out-of-pocket. So it’s always worth speaking to a financial adviser.

At <Insert broker name>we do all the hard work for you – from researching the market and sourcing the best products, to making sure it matches your individual needs and budget. Plus we only ever recommend insurance that we believe to be in your best interests, such as the following three products from Paymentshield – one of the UK’s largest independent general insurance providers.

**Paymentshield Home Insurance**

* Two levels of buildings and contents cover, plus plenty of optional extras
* Replacement items settled on a new for old basis
* Underwritten by a panel of trusted insurers

**Paymentshield Income Insurance**

* Up to £2,000 a month income replacement if you can’t work due to accident, illness or redundancy1
* Flexible cover options and payment plans to suit most budgets
* Back to work support**2**, legal advice and carer cover included as standard

**Paymentshield Mortgage Protection Insurance**

* Up to £3,000 a month3 to pay your mortgage if you can’t work due to accident, illness or redundancy
* Up to 33% additional cover available for other household expenses**3**
* Back to work support**2**, Legal advice and carer cover included as standard

**Get a quote today**

To arrange a quote on any of these products or to discuss your general insurance options in more detail, call **<Company name>** today on **<broker contact number>**  or visit our website at **< broker website address>**

Alternatively, email me at **<insert email address>** to arrange an appointment that suits you.

Best wishes

<Broker name>

<Broker company name>

**Note 1:** subject to a maximum of 65% of your gross monthly income

**Note 2:** If you choose unemployment cover as part of your policy

**Note 3:** Cover is available up to £3,000 a month (subject to a maximum of 75% of your gross monthly income)

**We want you to know**

Payment Protection Insurance is optional. There are other providers of Payment Protection Insurance and Short Term Income Protection and other products designed to protect you against loss of income. For impartial information about insurance, please visit the website at www.moneyadviceservice.org.uk/yourmoney.

A typical monthly cost is £5.05 for Paymentshield Mortgage Payment Protection Insurance (MPPI) and £5.18 for Paymentshield Short Term Income Protection (STIP), for every £100 of monthly benefit. The monthly cost is inclusive of Insurance Premium Tax at the current rate of 9.5%. This cost is based on full accident, sickness and unemployment option with 30 day back to day one cover, 12 months benefit, no deferred premium payment period and protecting a monthly repayment of £620 on MPPI and income of £755 on STIP.

**Alternative headlines**

* Your general insurance needs are our speciality
* Do you have the right cover?
* Not all insurance products are the same