

# A Simple Guide to Protection



# Protect What Matters Most



Your mortgage might be one of the biggest financial commitments you'll ever make. So what happens if life throws the unexpected your way? Whether it's illness, injury, or worse, protection cover gives you and your family the financial security to weather life's storms.

At Dent & Cook, we don't just find you the right mortgage — we make sure you can keep it, no matter what happens. This guide explains the different types of protection, how they work, and why they matter.

# 01

## Understand the Types of Protection

There are several kinds of insurance designed to protect you, your income, and your mortgage. Each serves a different purpose:

### Life Insurance:

Helps your loved ones repay the mortgage or maintain their lifestyle.

- Decreasing Term — cover reduces over time alongside your mortgage
- Level Term — fixed payout amount over the term

### Critical Illness Cover:

Pays a lump sum if you're diagnosed with a serious illness like cancer, stroke, or heart attack. Can help cover treatment, living costs, or mortgage payments during recovery.

### Income Protection:

- Short-term or long-term policies available
- Waiting periods can be adjusted to suit your needs

### Family Income Benefit:

Instead of a lump sum, this pays a regular income to your loved ones if you pass away during the policy term. Useful for supporting dependents.







## 02

### When Should You Get Covered?

Ideally, you should take out protection at the same time as your mortgage. This ensures you're covered from day one and may reduce underwriting costs.

You can also update or add to your cover later, such as:

- Starting a family
- Changing jobs or income
- Buying additional property

## 03

### How We Help You Choose

At Dent & Cook, we tailor protection plans to fit your personal needs, not just your mortgage.

Here's how we do it:

- Review your financial situation and lifestyle
- Identify risks specific to you and your family
- Compare quotes from a carefully selected panel of insurers
- Explain terms clearly and help you choose confidently

We'll never sell you something you don't need. Our job is to protect what matters — not push policies.



# 04

## What to Expect When Applying

Protection applications typically involve:

- Health and lifestyle questions
- Medical history
- In some cases, a nurse screening or GP report

We'll guide you through the process, liaise with the insurer, and keep everything moving smoothly.

Once approved, you can choose to:

- Start cover immediately
- Delay the start until mortgage completion
- Set review dates as your needs change



# Ready to Begin?

Dent & Cook is here to guide you with clarity, care, and confidence.

Book your free, no-obligation consultation today.

Click the icon at the top of the Personal Protection service page or visit [www.dentandcook.co.uk](http://www.dentandcook.co.uk)

Prefer to speak to someone?

Call us on 01482298219 or email [enquiries@dentandcook.co.uk](mailto:enquiries@dentandcook.co.uk) and a member of our team will be happy to help.

Thomas Dent T/A Dent and Cook is an Appointed Representative of Stonebridge Mortgage Solutions Ltd, which is authorised and regulated by the Financial Conduct Authority

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