

VitalityLife Mortgage Plan

VitalityLife have recently launched their new Mortgage Plan providing simple yet comprehensive mortgage protection.



They are offering Mortgage Plan life cover on a decreasing, level or indexed basis with the option to add a specific Income Protection or Serious Illness Cover Protector to the policy.

Life Cover

- Decreasing, to match mortgage payments
- Level, where the cover remains the same
- Indexed, where it increases in line with inflation

Income Protection

- A regular tax free income in the event of illness, injury or disability, resulting in an inability to work.
- Payments can be used to help pay the mortgage but also cover medical costs of other bills during recovery.
- A guaranteed income when they claim regardless of any change in their salary if they verify their salary at application stage.
- A proportion of their monthly benefit on returning to work, until their income returns to what it was before they had to claim. This can be in the same occupation or a new occupation with reduced earnings.

Serious Illness Cover Protector

- Cover in the event of a serious illness, covering severity based payments for 145 conditions.
- 77 conditions are paid out at 100%.
- 68 conditions are paid out between 15-75%
- Clients can make multiple claims on their policy

Healthy Living Options

- All Mortgage Plan policies come with VitalityOptimiser automatically included. This provides an upfront discount with further discounts and rewards available.

We are currently in the process of adding VitalityLife Mortgage Plan onto the LifeQuote Portal. In the meantime we are able to process these applications via [Submit Alternative Quote](#).

For further information or help submitting via our alternative quote route please contact the Adviser Support team on 01243 791199.

To view our previous updates please click [here](#).

Best regards,
LifeQuote Team
November 2018