



# Fee Guard Explained

When you purchase a house, there could be some up-front costs involved for property searches, valuations/surveys, lenders arrangement fees etc.

This means that if your purchase falls through, you could be left out of pocket. With our Fee Guard Policy you can be covered for just £33.60!

## What is Fee Guard?

Fee Guard is a policy which can be added to your purchase for just £33.60 and offers you peace of mind for the up-front costs involved in a purchase.

You will receive protection for unforeseen events to a value of £1,000. The policy is valid for a total of 365 days from instruction, providing ample cover.

### ★ Up to £1,000 worth of cover which includes the following:

- ★ Mortgage Lenders Arrangement Fees
- ★ Mortgage Lenders Valuation/Survey Fees
- ★ Searches and Disbursements
- ★ Plus £200 towards the cost of a Mortgage Advisor
- ★ An additional £300 towards alternative accommodation, storage and removal

## When does it start?

The Fee Guard Policy will be put on risk from the date the purchase case is instructed.

Please note that any fees incurred prior to this date will not be reclaimable. It is within your best interest to instruct your Solicitor of choice before, or on the same day as the mortgage application is made.

## How long is it valid for?

The policy is valid for 365 days from the date of instruction.

## What happens next?

Upon acceptance of the case, the policy number and documentation will be emailed to your Mortgage Broker/Financial Adviser, to pass on to you.

## What happens in the event of a claim?

If you need to make a claim, please call the dedicated telephone number to initially register the claim: **0344 776 8373**

You must report your claim as soon as you become aware of any circumstances which could give rise to a claim under the insurance and no less than 14 days after the date of occurrence.

You'll be asked to provide as much information concerning the claim as possible. The claims reporting line will advise you what you'll need to provide.

For further information/full terms, please refer to the Policy Documents.