

Insurer	Building Block	Sentinel	Qudos Insurance A/5
Accident, Sickness and Unemployment	YES	YES	YES
Accident and Sickness Only	YES	YES	YES
Unemployment Only	YES	YES	YES
Cover for new mortgages & remortgages	YES	YES	YES
Cover for existing mortgages	YES	YES	YES
Minimum period of continuous employment	6 Months	6 Months	6 Months
Exclusion Period for New Mortgages & Remortgages	60 Days	60 Days	60 Days
Exclusion Period for Existing Mortgages	90 Days	90 Days	90 Days
Exclusion Period for income cover	120 Days	120 Days	120 Days
Exclusion Period for Rent cover	120 Days	120 Days	120 Days
Maximum Cover for Mortgage	Mortgage repayment + 50% for related expenses or £3,000 or 75% of Gross monthly income, whichever is the lesser	£5,000 or 65% Gross monthly income, whichever is the lesser	Mortgage repayment + 50% for related expenses or £2,000 or 75% of Gross monthly income, whichever is the lesser
Maximum Cover for Income	£3,000 or 75% of Gross monthly income, whichever is the lesser	£5,000 or 50% Gross monthly income, whichever is the lesser	£3,000 or 50% Gross monthly income, whichever is the lesser
Maximum Cover for Rent	Rent payment + 50% for related expenses or £3,000 or 75% of Gross monthly income, whichever is the lesser	Rent payment + 50% for related expenses or £3,000 or 50% of Gross monthly income, whichever is the lesser	Rent payment + 50% for related expenses or £2,000 or 50% of Gross monthly income, whichever is the lesser
Transfer option	YES	YES	YES
Contract period	Annual	Annual	Annual
Variable Excess by Cover	YES	YES	YES
0 Day Excess	YES	YES	YES
30 Days Excess	YES	YES	YES
60 Days Excess	YES	YES	YES
90 Days Excess	YES	YES	YES
180 Days Excess	YES	YES	YES
6 Months Benefit Period	YES	YES	YES
12 Months Benefit Period	YES	YES	YES
18 Months Benefit Period	For Accident & Sickness Only	YES	Not Available
24 Months Benefit Period	For Accident & Sickness Only	YES	Not Available
Carer cover	As standard	As standard	As standard
Career Support Service	As standard	As standard	As standard
Payment of claims	After 30 days, then paid per day monthly in arrears	After 30 days, then paid per day monthly in arrears	After 30 days, then paid per day monthly in arrears
LAST UPDATE 16.05.2018 JC			

Disclaimer: This information has been prepared for use by intermediaries who are registered with Source Insurance Limited. Whilst every effort has been made to ensure the information presented is accurate, Source Insurance Limited does not accept any liability directly or indirectly from