

# Charles Conran Financial Services

## Decline of Protection Products

I/We\* hereby declare that we have declined to protect our mortgage against *life / critical illness / accident and sickness / redundancy\**.

I/We\* have also declined the advice to protect our mortgage payments.

I/We\* understand that it is our responsibility to ensure the mortgage payments are maintained to the lender for the full term of the mortgage.

I/We\* fully understand there will not be immediate financial assistance from the government or unemployment agencies in the case of accident, sickness or unemployment.

I/We\* are aware that the minimum waiting period that must pass before I/we\* are eligible to apply for financial aid is 9 months\*\*. I/We\* are aware this will be means tested and help with mortgage payments are not guaranteed. If successful for financial aid I/we are aware this will only cover the interest only portion of the mortgage and the capital will default and fall into arrears.

I/We\* hereby declare full advice has been given on how to ensure our mortgage payments are kept up during times of hardship and of the most suitable products available to address these need. However, I/We\* have decided to decline the advice and the full recommendations of the adviser.

I/We\* have chosen this course of action for the following reason:

*I/We\* cannot afford to take up this protection  
I/We\* do not need to protect against ill health or unemployment*

### **I HAVE READ AND AGREE WITH THE ABOVE**

Signed: (1) ..... (2) .....

Name: (1) ..... (2).....

Dated: .....

\*Delete as appropriate

\*\* Legislation may change and your eligibility could be affected by this

Charles Conran Financial Services  
221 Greenwich High Road, Greenwich, London, SE10 8NB  
Tel: 020 8312 8317 Fax: 020 8312 8313  
E-mail: enquiries@ccifa.co.uk  
Website: www.ccifa.co.uk

  
Charles  
Conran  
Financial Services Limited  
Independent Financial Advisers