

## Frequently Asked Questions – Mortgage & Protection

### MORTGAGES

#### **Will I still be able to get a mortgage?**

Whilst there are some mortgage lenders who are reviewing their processes following the government advice regarding Coronavirus, there are still lenders who are offering mortgage deals that are available via our mortgage consultants. As we are unable to offer face to face mortgage appointments at this time, one of our mortgage team can speak to you over the telephone to discuss your requirements in detail if you need any mortgage and protection advice. Should you have any further questions please do not hesitate to contact us using your local branch contact details

#### **I've submitted my mortgage application, but will it still go ahead?**

This will vary depending on the lender that your mortgage has been submitted to. Our mortgage services team will use their experience to guide you through any changes to applications already submitted, should this be necessary.

Please contact your mortgage co-ordinator at our Mortgage Business Unit (MBU) on 01525 244529 should you have any urgent questions or queries.

#### **What is a mortgage payment holiday?**

Following government advice around Coronavirus, many mortgage lenders have stated you can apply for a mortgage payment holiday. We suggest that you visit your lender's website where you will find more information about the way in which they are handling payment holidays for their customers, alternatively if you would like some advice on your mortgage options in relation to Coronavirus, please do not hesitate to contact us using your local branch contact details.

#### **I'm worried about paying my mortgage, how do I apply for a mortgage payment holiday?**

A mortgage payment holiday is a deferment of the mortgage payments and not the lender making the mortgage payments for you, so please think carefully prior to applying.

Lenders have created a fast track system to approve applications as soon as possible. Your lender might ask you a few questions to try to understand exactly what financial difficulty you're in, but don't worry about this, it's just to make sure that a mortgage holiday is definitely the right option for you.

#### **I own more than one property. Can I apply for multiple mortgage holidays?**

Yes, you can apply for multiple mortgage holidays, especially if your mortgages are with different lenders.

#### **Are there any other alternatives to mortgage payment holidays?**

Taking a mortgage payment holiday is not your only option, most lenders can offer other options for payments such as switching your mortgage to an interest-only mortgage for up to 12 months, switching to a new rate to reduce the mortgage payments or extending their mortgage term. Give us a call using your local branch contact details and we'll put you in touch with your lender.

#### **I have had a mortgage offer, will it still stand in 3 months?**

This will be assessed on a case-by-case basis as different lenders have different offer validity periods. Call us on your local branch contact details and we'll put you in touch with your lender.

#### **How do I contact my local Mortgage Consultant if your branch is closed?**

In accordance with government guidelines regarding Coronavirus, to protect our colleagues and our customers our branches are now closed to the public, but very much open for business. Our teams continue to work for our customers, so you can still contact us by email or telephone. Should you have any further questions please do not hesitate to contact us using your local branch contact details.

#### **I need to speak to someone about my remortgage - who do I contact?**

In the first instance please email our mortgage services team on 01525 244529 or email [rookmatthews.sayer@connellsgroup.co.uk](mailto:rookmatthews.sayer@connellsgroup.co.uk) and include your contact details and we will arrange for a member of our team to call you back.

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### PROTECTION/INSURANCE

#### How do I make a claim on my Aviva / Ageas policy I got from you?

Please contact their claims line teams direct as per your policy document.

Aviva Claims line (Life, Critical Illness, Income Protection)	0800 015 1142  <b>Change details, make a claim or ask a question:</b> <a href="https://www.aviva.co.uk/help-and-support/contact-us/">https://www.aviva.co.uk/help-and-support/contact-us/</a>  <b>Manage your existing policy:</b> <a href="https://www.direct.aviva.co.uk/MyAccount/login">https://www.direct.aviva.co.uk/MyAccount/login</a>
Ageas Claims line (Buildings and Contents)	0161 830 1316

#### I'm not sure I'll be able to pay my monthly insurance/protection premiums, what should I do?

As soon as you realise you're struggling to afford your protection and / or insurance policy, please get in touch with your policy provider. They'll be able to discuss what your options are.

Aviva (Life, Critical Illness, Income Protection)	You can find out information about your policy through your 'MyAviva' account <a href="https://www.direct.aviva.co.uk/MyAccount/login">https://www.direct.aviva.co.uk/MyAccount/login</a>  Alternatively, if you need to get in touch with Aviva, please contact them via their online form: <a href="https://www.aviva.co.uk/help-and-support/contact-us/">https://www.aviva.co.uk/help-and-support/contact-us/</a>
Ageas (Buildings and Contents)	0161 830 1316

#### I have an Aviva policy, but their customer service contact centre is closed. What should I do?

You can find out information about your policy through your 'MyAviva' account <https://www.direct.aviva.co.uk/MyAccount/login>  
Alternatively, if you need to get in touch with Aviva, please contact them via their online form: <https://www.aviva.co.uk/help-and-support/contact-us/>

#### I've just taken out new policies with you, will they still start as agreed?

Yes, they will start when your mortgage application exchanges / completes.

If you have any questions regarding your new policy please contact our Mortgage Business Unit (MBU) on 01525 244529.