

# Mortgage Payment Protection Insurance

Questions and answers

Question?	Answer
<b>Where can I find details of my existing MPPI policy?</b>	You can find details of your existing MPPI policy in your Mortgage Statement or Mortgage Payment Protection Insurance Annual Review sent to you in February 2023.
<b>Why is my policy ending?</b>	Aviva have reviewed their product range and are no longer able to offer this policy.
<b>Do I need to take any action?</b>	Leeds Building Society will automatically cancel your MPPI policy at midnight on 31 March 2024. You may wish to consider alternative cover options. Please see the 'I still want cover'. "Can I keep paying for this policy?" question and answer for further details on how to do this.
<b>Do I need to cancel my Direct Debit or standing order?</b>	<p>No, if you pay by Direct Debit, you don't need to do anything. We will write to you in March 2024 before your policy ends with your new payment amount.</p> <p>If you pay by standing order or alternative methods, we will write to you in March 2024 with details of your new payment amount and any action you need to take.</p>
<b>Will my monthly payments change?</b>	<p>Yes, your monthly payments will change as this policy is ending.</p> <p>We will write to you in March 2024 with details of your new payment amount.</p>
<b>Will the end of my MPPI policy affect my mortgage or other products I have with Leeds Building Society?</b>	No, the closure of your policy won't affect your mortgage agreement, or any other products you may have with Leeds Building Society.
<b>Will the end of my MPPI policy affect my ability to take out a new insurance policy in the future?</b>	No, the closure of your policy won't affect your ability to apply for other insurance policies with Leeds Building Society or another insurance provider.
<b>What will happen to my claim that's in progress?</b>	Existing claims aren't affected by the end of this policy. Aviva will continue to look after you, and your claim will carry on as normal under the terms and conditions of your policy.
<b>I'd like an update on my insurance claim. Who can I speak to?</b>	You can contact Aviva on <b>0800 051 5177</b> ** (lines are open Monday to Friday 9am – 5pm, except Bank Holidays).
<b>I want to make a new claim on my policy.</b>	<p>You can do this at any time provided you meet the terms and conditions of the policy. The event that caused the claim must have happened on or before midnight on 31 March 2024.</p> <p>If you need to make a new claim, please contact Aviva's Claims Team on <b>0800 051 5177</b>** (lines are open Monday to Friday 9am – 5pm, except Bank Holidays).</p>
<b>Can I keep paying for this policy?</b>	We can't continue with this policy or offer you alternative cover. We've provided some options below where you can get free, impartial advice.

Question?	Answer
<p><b>I still want cover.</b></p>	<p>You can get free, impartial advice at:  <b>moneyhelper.org.uk/en/everyday-money/insurance.</b>  or call <b>0800 138 7777</b>, Monday to Friday, 8am to 6pm.  Typetalk: <b>18001 0800 915 4622.</b></p> <p>Alternatively, you can search for a local independent financial adviser at unbiased.co.uk or call Unbiased on <b>0800 023 6868.</b></p> <p>There are other types of income protection that may be suitable for you, the organisations listed above provide further information on the products available.</p>
<p><b>I want to cancel my policy before 31 March 2024. Can I do this?</b></p>	<p>Yes, you don't need to wait until 31 March 2024 to end your policy. You can call us on <b>0345 050 5072*</b> and we'll help you get this sorted (lines are open Monday to Friday 9am – 5pm).</p>
<p><b>What if my circumstances change or I reach 65 before the policy expires on 31 March 2024?</b></p>	<p>If your circumstances change and you're no longer eligible for cover before 31 March 2024, you should contact us on <b>0345 050 5072*</b> to let us know.</p> <p>If you reach 65 before 31st March 2024, you will no longer be eligible for the insurance cover from the day you become 65 and your policy will cease from this date. We'll write to you before your birthday to remind you.</p> <p>If you are a joint policyholder and you reach 65 before 31 March 2024, you will no longer be eligible for the insurance cover. We will write to you before your birthday to remind you. For the remaining joint policyholder, cover will end at midnight 31 March 2024.</p>
<p><b>My mortgage term will end before 31 March 2024 – what do I need to do?</b></p>	<p>If your mortgage account with Leeds Building Society closes before 31 March 2024, your MPPI policy will automatically end at the same time.</p>
<p><b>I wish to make a complaint about my policy ending.</b></p>	<p>You can make a complaint in the following ways:</p> <p>Write to: Leeds Building Society, Customer Resolution Team, 26 Sovereign Street, Leeds, LS1 4BJ</p> <p>Call us on <b>03450 50 50 75*</b></p> <p>Complete our online form:  <b>leedsbuildingsociety.co.uk/resolving-problems</b></p> <p>Visit us in branch:  <b>leedsbuildingsociety.co.uk/find-a-branch</b></p>

\*Leeds Building Society may monitor and/or record your telephone conversations with the Society to ensure consistent service levels and for colleague training purposes. \*\* If calling Aviva: Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Calls to 03 numbers use free plan minutes if available, otherwise they cost the same as calls to 01/02 prefix numbers. Calls may be monitored or recorded in order to maintain high levels of security and quality of service.