

THE RIGHT GI PANEL

Our GI panel offers a wide selection of provider choice for buildings and contents, short term income protection and landlords cover. If you require agencies with the providers below, please get in touch with our Agency team by emailing agency@therightmortgage.co.uk

Provider	Product	Rate
Berkeley Alexander	Household	upto 27.5%
	Buy to let	upto 27.5%
	High net worth	upto 20%
Legal and General	Buildings and Contents	27.5%
	Landlords	27.5%
	Lifestyle Cover	27.5%
Source	Buildings and Contents	27.5%
	Buy to Let	27.5%
	ASU	27.5%
Uinsure	Buildings and Contents	27.5%
	Buy to Let	25%
	Non-standard/Commercial Insurance	15%
	MPPI - New Mortgages	27.5%
	MPPI - Existing Mortgages	20%

Provider	Risk Group	Basis	NB	RN & ADJ	
Higos	Household (Standard)	Premium	17.5%	15%	
	Residential Let and Unoccupied	Premium	17.5%	15%	
	Adverse Home	Premium	10%	7.5%	
	Holiday and Second Home	Premium	10%	7.5%	
	Home Package (Non-Std & HNW)	Commission	50%	50%	
	Thatch	Commission	50%	50%	
	Travel & Business Travel	Premium	12.5%	10%	
	Motor				
	Tractor	Premium	4%	4%	
	Commercial Vehicle	Premium	4%	4%	
	Motor Cycle	Premium	4%	4%	
	Motor Home and Horse Box	Premium	4%	4%	
	Multi-Vehicle	Premium	4%	4%	
	Private Motor	Premium	4%	4%	
	Taxi & Minibus	Premium	4%	4%	

Provider	Risk Group	Basis	NB	RN & ADJ		
	Payment Protection					
	Payment Protection	Premium	20%	20%		
	Other Personal Lines					
	Caravan	Premium	5%	5%		
	Collectors	Premium	5%	5%		
	Contents in Storage	Premium	7.5%	7.5%		
	Equine	Premium	5%	5%		
	Forces Kit	Premium	5%	5%		
	GAP	Premium	7.5%	7.5%		
	Legal Contingency	Premium	5%	5%		
	Mobility	Premium	5%	5%		
	Park Home	Premium	7.5%	7.5%		
	Personal Accident/Sickness	Premium	7.5%	7.5%		
	Personal Possessions	Premium	5%	2.5%		
	Pet	Premium	5%	2.5%		
	Small Craft	Premium	5%	5%		
	Wedding	Premium	5%	5%		
	Commercial Lines					
	Allianz Packages	Premium	12.5%	12.5%		
	Taste & Clubsure Schemes	Premium	12.5%	12.5%		
	Covéa Liability Covers	Premium	12.5%	12.5%		
	Fleet Covers	Premium	3%	3%		
	Other Commercial	Commission	30%	30%		
	Corporate Executive	Commission	20%	20%		

Premium Basis = % Paid to you from the Insurer Premium (not inc IPT) Commission Basis = % of Higos Commission Earnings from the Insurer