

# Free Basic Will Service Terms & Conditions

Here at Your Mortgage People Ltd t/a Your Protection People (YPP)/Your Mortgage People (YMP) we are committed to providing an excellent service. We believe in transparency, which is why it is important that you read our terms and conditions carefully. They explain our responsibilities to you and vice versa.



**YOUR PROTECTION  
PEOPLE**

1. Your Mortgage People Ltd t/a Your Protection People (YPP)/Your Mortgage People (YMP) will provide a free basic Will service to customers, and the referrals of such, on the following eligibility conditions;
  - a. In the case of mortgage products, a customer is entitled to a free basic Will service if they enter into an agreement with YMP for YMP to act on their behalf, and successfully complete the application process. The free basic will service will commence once the application process has completed and once permission has been granted to share personal information of the customer with our service provider.
  - b. In the case of personal protection products, a customer is entitled to a free basic Will service if they enter into an agreement with YPP to act on their behalf and go onto take out a policy through YPP which attracts a monthly premium of £35.00 or more. The free basic Will service will commence once the policy has started and permission has been granted to share personal information with the service provider.
2. A basic Will shall include provision for a person to leave their estate to an immediate other (beneficiary/beneficiaries) i.e. your partner or in default, a named beneficiary/beneficiaries (i.e. your children). Anything beyond this will fall outside of the scope of a basic Will and maybe chargeable separately. Any additional charges will be communicated by the service provider.
3. The free basic will service is provided by carefully selected service providers. By providing personal information to us for the purpose of a free basic Will service you are consenting to the release of your confidential information to our service provider for the purposes of drafting a Will.
4. Whilst we have taken steps to ensure the security and compliance of our service providers, we are not responsible, or liable, for any data leaks or breaches on their part.
5. Existing customers referred for, or looking to take, an alternative or additional product, may not be eligible for a free basic Will service.
6. The company providing the free basic Will service may impose their own terms and conditions and YPP/YMP have no liability as to how those terms and conditions operate.
7. Our basic wills service is provided by AT Law and, upon transfer, you will become a customer of theirs directly. We are therefore not liable for any service failings, contractual issues or other disputes arising under the agreement between yourselves.
8. A referred customer will only be eligible to receive a free basic Will service if they have given permission for their details to be passed to YPP/YMP by the referrer. Where someone is recommended who is not known to the referrer or is known by them but has not given permission to be contacted, YPP/YMP will not be obliged to offer a free basic Will service.
9. As per our refer a friend Terms and Conditions, if the referrer recommends more than one person who is not known to them or has not given permission to be contacted, YPP will withdraw the referral scheme and free basic will service immediately from both parties. In such circumstances YPP may also choose not to honour the existing recommendations made by the referrer.
10. Where the referrer has recommended someone, who is not known to them or who hasn't given permission to be contacted, they may be considered to be operating an unauthorised business which is an offence under the Financial Services and Markets Act 2000.
11. YPP will not accept recommendations, or provide a basic wills service, through this scheme if the referrer is a business. Recommendations are only accepted from individuals who are not acting in the course of business. However, if you are operating a business, please contact us as we may be able to enter a different agreement with you.
12. YPP reserves the right to withdraw the free basic will service at any time and without notice. In such circumstances, all customers contacted by YPP at the point of withdrawal of the service would be honoured but future, or uncontacted, customers would not be entitled to receive a free basic Will service for any recommendations after that point.
13. If you are taking advantage of our basic wills service in conjunction with the purchase of a life insurance policy through Your Protection People, we reserve the right to charge a reasonable cancellation fee for costs incurred should you cancel the associated policy within the first 48 months of the policy. These cancellation charges may be up to £100 per customer.
14. For further information regarding our refer a friend love to shop voucher scheme please read the refer a friend Terms and Conditions which can be found [here](#).