



OneFamily Foundation Terms and Conditions

(effective from May 2017)

Introduction

These terms and conditions apply to The Foundation and any persons engaging with The Foundation. Potential Applicants and members of the Online Community should read them carefully before making an Application for a Personal Grant, a Nomination for a Community Award or registering for the Online Community. Submission of an Application or Nomination, or registration for the Online Community indicates acceptance of these terms and conditions.

Interpretation

The following definitions have been used throughout this document:

Customer - means any person who holds a OneFamily policy or product in their own name or any person who is the named parent/guardian for a children's policy or product where the child is under 18

Applicant - means a person, satisfying the eligibility criteria for applicants as set out in the relevant sections below, who submits either a Nomination for a Community Award or an Application for a Personal Grant (whether on their own behalf or on behalf of another individual or group)

Application - means an application for a Personal Grant made on behalf of either the Applicant or another eligible person

Beneficiary - means the community/organisation responsible for the Project for which a Community Award is being sought

Nomination - means a nomination of a community Project to receive a Community Award

OneFamily - means the OneFamily group of companies (being Family Assurance Friendly Society Limited and its subsidiaries), whose website is located at onefamily.com

Online Community - means the interactive internet facility with which people must register in order to vote or apply for OneFamily Foundation services



Project - means a specific activity or cause seeking funding by means of a Community Award. Projects are typically self-contained and run or carried out by an organisation for the benefit of its members or users. For example, in a development of an outside play area for a nursery, the development of the play area would be the “Project” that the nursery would carry out with the funding provided by The Foundation.

The Foundation - means OneFamily Foundation Limited, registered in England and Wales under company number 09176069. Registered Office 16-17 West Street, Brighton, BN1 2RL

Decisions, determinations and exercises of discretion of, by or on behalf of The Foundation and its representatives are final and binding, and The Foundation will not be obliged to enter into correspondence in relation to them.

The Foundation reserves the right to modify or withdraw Community Awards or Personal Grants, or change the timings of the Community Awards or Personal Grants at any time without prior notice.

Entry to and voting in the Community Awards and Personal Grants is only available to people residing in the United Kingdom (England, Wales, Scotland or Northern Ireland).

More information can be requested by either emailing foundation@onefamily.com or writing to: The Foundation, OneFamily, 16-17 West Street, Brighton, BN1 2RL.

Responsibility

The Foundation endeavours to deal with all persons with whom it engages fairly and reasonably and with all due diligence and appropriate resource. However, The Foundation accepts no responsibility for any damage, loss, liability, injury or disappointment incurred or suffered whether as a result of applying for a Community Award or a Personal Grant or otherwise. The Foundation further accepts no responsibility for any damage to any computer or other devices relating to or in connection with The Foundation’s website or any other interaction with The Foundation.

The Foundation will not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control.



Nothing in these terms and conditions will exclude the liability of The Foundation for death, personal injury, fraud or fraudulent misrepresentation as a result of its negligence or breach of contract.

General information

The Application and Nomination processes for The Foundation are operated by OneFamily.

These terms and conditions set out the rules applicable to the application, nomination and voting processes of The Foundation. Applicants, recipients (including potential recipients) and Online Community members will be bound by these rules and are advised to read these terms before engaging with The Foundation. Any questions or requests for further information should be sent to foundation@onefamily.com.

The Foundation reserves the right to cancel, extend the period of participation or alter in any way whatsoever these terms and conditions. The Foundation cannot be held responsible if, for any reason, the application, nomination or voting process is modified, shortened or cancelled.

The name and county of Community Award winners are available on The Foundation website or can be obtained by sending a stamped addressed envelope to: The Foundation, OneFamily, 16-17 West Street, Brighton, BN1 2RL. In case of any dispute, the laws of England and Wales will apply and all parties submit to the non-exclusive jurisdiction of the English Courts.

Online Community guidelines

The Foundation wants Online Community members to be able to show their support for the nominated community Projects and invites members to do so by commenting on the Project pages on The Foundation website. In doing so, members must adhere to the following basic guidelines:

- Do:
 - Respect the rights and privacy of others
 - Report anything which may cause offence
 - Report anything suspicious.



- Do not publish comments or posts that:
 - Contain personal information
 - Include any mention of specific individuals, companies, brands or products for promotion purposes
 - Contain any third party trademarks or material including, but not limited to, photographs/images without the express written permission of said third party
 - Contain details of or information about specific individuals without their consent
 - Contain photographs where permission has not been granted for use in the public domain
 - Contain offensive, obscene or sexually suggestive material, propaganda, potentially misleading information, or defamatory or disparaging material
 - Contain any material which is not legal, decent, honest and respectful
 - Infringe the intellectual property rights of any third party
 - Endorse any form of hate, hate group or terrorist activity
 - Discriminate on the basis of gender, race, religion, creed, national origin, disability, age, sexual orientation, or any other basis prohibited by law
 - Support any particular political party or affiliated group
 - Directly promote or speak negatively about any particular faith, political action, legislation or party, or promote or encourage the violation of any law
 - Promote any activities that may appear unsafe or dangerous
 - Relate to controversial subject matter or any subject that is contrary to the interests of OneFamily.

In each case, the above will be determined by The Foundation in its absolute discretion.

The Foundation will endeavour to moderate and review all posts to ensure that they adhere to these basic guidelines. The Foundation reserves the right to correct, delete and/or sanction any comments that it considers to be in breach of these terms.

If members have any questions or concerns about these guidelines or anything posted on The Foundation website, they can email foundation@onefamily.com.



Future contact

Personal details will be held by The Foundation and OneFamily in order to set up and administer Online Community profiles, and to process any Personal Grant Applications and/or Community Award Nominations.

The Foundation and OneFamily may wish to contact members with information, news and updates about The Foundation, OneFamily and OneFamily's products and services. The Foundation may also contact past Applicants to find out whether they are interested in participating in future Community Awards or Personal Grants. When registering, members should tick the appropriate box(es) to confirm whether they wish to receive these communications. Members can stop receiving these communications at any time by contacting foundation@onefamily.com. Members may also unsubscribe from email communications by clicking on the unsubscribe link at the bottom of all email communications.

When an Applicant nominates a Project for a Community Award, The Foundation will assume that the organisation leading the Project provides its consent to being contacted regarding the Nomination. If the Applicant is unsure whether the organisation is prepared to be contacted by The Foundation or OneFamily they should seek consent from the relevant individual(s) at the organisation before submitting the Nomination.

Website terms and conditions and Privacy policy

For more information, the OneFamily terms of use and privacy policy can be found here:

- foundation.onefamily.com/terms-and-conditions
- onefamily.com/legal/privacy-policy-and-uses-of-data

Types of Funding

The Foundation provides two types of funding:

- **Personal Grants**
- **Community Awards**



Personal Grants

Customers may apply for a Personal Grant of up to £500 or of over £500 and up to £1,000.

Applications can be completed online or via a paper application form.

Applications will be reviewed to ensure they fit with the eligibility criteria and if approved, the Application will go into a monthly randomised computer draw.

Only Personal Grant winners will be notified of the outcome of the draw.

Eligibility

To apply for a Personal Grant an applicant must

- be a Customer whose OneFamily policy or product remains active throughout the life of the Application
- be aged 18 or over
- not be a OneFamily employee.
- not be an immediate family member (spouse, partner, child, parent or sibling, regardless of where they live) of a OneFamily employee working within The Foundation team

A OneFamily Customer can nominate either themselves or someone else for a Personal Grant. If someone else is nominated, the applicant should know them well, they need to live in the United Kingdom and they can't be a OneFamily employee. Only one application can be made at any given time for either yourself or someone you know. If the Foundation receives more than one application for the same recipient we will only consider one Application.

An application for a Personal Grant must

- be genuine and be submitted by the Applicant named in the Application
- be used to improve the life of the proposed recipient
- provide relief to the recipient in times of poverty or financial hardship due to unforeseen temporary or long term circumstances, or support them to learn a trade or skills that would help them in the future, for example to get back into work



- be required for something for which funding is not otherwise reasonably readily available (e.g. from other sources without a possibly lengthy process involving the council, social services or charities etc)
- the Applicant must confirm to the best of his or her knowledge and belief that the recipient has less than £2,000 in accessible savings.

For examples of the types of needs which may or may not be eligible for a Personal Grant see onefamily.com/your-foundation/personal-grants/frequently-asked-questions-personal-grants/

Successful applicants and/or recipients of Personal Grant funding won't be able to apply for another Personal Grant for two years from the date of their winning application.

To ensure The Foundation considers applications fairly, we may consult with a panel of Customers. If you're interested in joining the Foundation Advisory Panel email foundation@onefamily.com.

How to apply

If you would like to apply for a Personal Grant, use the online form found on The Foundation website: foundation.onefamily.com. If you don't have internet access, contact the Customer Services team on 0800 373010* to request a hard copy of the form.

The Foundation will review all applications received five working days or more before the Personal Grant monthly draw. If an application reaches us after this we'll carry it over to the next month's draw.

If you or the person you nominate no longer need the funds applied for, or are no longer eligible, you must withdraw your application.

Applications can be withdrawn at any time. Simply log into your profile on The Foundation website or contact us.

A member of The Foundation team will review all applications to check eligibility before they are entered into a draw. Applicants will be notified either way if an application is eligible or ineligible for the draw.



The Foundation's decision on which Applications are eligible to go into the draw is final, and The Foundation will not be obliged to enter into correspondence about our decision.

*Open 9am-7pm Monday-Friday and 9am-1pm on Saturdays. Calls from UK landlines and mobile phones cost no more than calls to geographic numbers (01 or 02). For more information, please contact your provider. Telephone calls may be monitored or recorded for training purposes.

The monthly draw

Winning applications are selected randomly from eligible applications using a computerised process near the start of each month.

If an application is unsuccessful, it will be entered into two further monthly draws before being removed. Applicants will be notified of this and invited to submit a new Application.

If there are fewer Applications than the number of Personal Grants available in any given month, all eligible Applications in that month will be awarded a Personal Grant and any remaining unallocated funds will roll over into the following month. The Foundation also reserves the right to donate any unallocated funds to any charity of its choice.

We will notify successful Applicants in writing or by telephone within two weeks of the draw.

If, for any reason, a Personal Grant is no longer needed or is not claimed within three months of the draw, The Foundation reserves the right to re-allocate the funds.

Payment

Successful recipients will be paid their awarded Personal Grant by cheque, or by bank transfer to their own bank account or, exceptionally, by payment to a third party on the recipient's behalf

A written quote for any items or services to be purchased is needed before payment is made. Proof of purchase in the form of receipts, photographs etc. should be provided to The Foundation team upon request and within six months of payment to prove the Personal Grant has been used responsibly.



If proof which satisfies The Foundation isn't provided, The Foundation reserves the right to require that the Personal Grant is repaid in full.

The Foundation is not responsible for

- the purchase of any goods or services relating to the Application
- any goods or services purchased with Personal Grants, any loss/harm/injury/death as a result of misuse of products/services or faulty products/services bought using a Personal Grant.

By submitting an Application the Applicant agrees that under no circumstances will any funding from The Foundation be used for illegal activities or activities that could bring OneFamily or The Foundation into disrepute.

If successful it will be the responsibility of the Applicant to ensure the Personal Grant is spent in line with the information set out in the winning Application.

Personal Grants are non-transferable and are personal to the proposed recipient. The Foundation may wish to use Personal Grant winners' stories and personal details for promotional purposes. Applicants should tick the appropriate box on the Application if they wish to give their agreement to this.

Community Awards

OneFamily Customers may nominate a community Project for a Community Award.

There are varying levels of funding available across several Community Awards categories, and awards are made in funding rounds at various times during the year. The dates for each round are published on the website: onefamily.com/your-foundation/community-awards/

The nomination of a community Project must be done with the knowledge and consent of the proposed Beneficiary of the Community Award (being the person or persons appropriately authorised for this purpose).

Nominations can be completed online or via a paper form.

Nominations are reviewed to ensure they fit with the eligibility criteria (below) and if approved, the nominated Project details will be added to The Foundation website to receive votes during the public voting period. At the end of the voting period, Projects with the most votes in each category will win a Community Award.



Applicants will be required to demonstrate the Project's need for funding, details of who will benefit from it, and provide full costings for all elements of the Project.

The Community Award categories are for guidance purposes only and, where an Applicant is invited to express a choice as to preferred category, such a choice will be the Applicant's responsibility entirely. However, the Foundation reserves the right to alter the category a Nomination is entered into without liability and in its absolute discretion.

Eligibility and entry

To nominate a Project an applicant must

- be a Customer whose OneFamily policy or product remains active throughout the life of the Application
- be aged 18 or over
- not be a OneFamily employee
- not be an immediate family member (spouse, partner, child, parent or sibling, regardless of where they live) of a OneFamily employee working within The Foundation team

Projects nominated for Community awards must

- be genuine
- be a Project in which the Applicant is prepared to play a role in order to ensure successful delivery (if it becomes a winning Project)
- benefit the community
- be achievable and realistic
- be reasonably demonstrated to only be achievable with the support of The Foundation
- not be an inseparable part of a wider project or grant application, for which funding has been (or will be) sought elsewhere
- start within two months of being awarded the Community Award and all required funding claimed within 12 months of being awarded the Community Award
- be a distinct Project in its own right with tangible and deliverable objective/s
- have the necessary permissions required in order to commence the Project (e.g. planning permissions if a building Project)



- be able to provide a detailed breakdown of how the Community Award funding will be put to use
- create a change that positively impacts the local community, through for example specific purchases, activities or the running costs of a programme
- take place wholly within the UK
- be submitted in English language
- if submitted on behalf of, or in association with a religious organisation, have an outcome that must be accessible to anyone of any faith.

A Project can only be nominated once and can only benefit from one award in a funding round.

A Project must be led by an organisation that:

- has been in existence for at least 6 months
- is a not-for-profit organisation or group for community good
- is based in the UK
- can meet The Foundation's due diligence requirements, which may include providing The Foundation with details/evidence of the organisation's:
 - governance arrangements (including the fitness and propriety of key individuals)
 - governance structure
 - incorporation and/or trading/operating status
 - geographical and trading location(s)
 - charitable status (if applicable)
 - bank account details and authorised signatories; and
 - anything else reasonably required to confirm the validity of the organisation or Project.

Projects that include any of the following will NOT be considered for support:

- support for commercial or profit making ventures
- funding toward property bills (rent/mortgage payments, utility bills, maintenance costs, etc.) although Projects which require funding toward room/facility hire may be considered
- financial contribution directly towards salaries (we may consider staffing costs on an hourly basis, but only if this is necessary to achieve the Project objectives e.g. a music teacher to lead a music therapy group, or a builder to construct a sensory room)
- funding for 'paid for advertising'

- general contributions towards large appeals or fundraising (we may consider funding of standalone items, providing the use of these is not reliant on additional funds being raised e.g. replacing a kitchen as part of a hospice renovation Project)
- the promotion of political parties/groups/factions
- the advancement of religion/faith, including Projects that promote religious advocacy, attempt to convert people to another religion, or attempt to expand membership
- Projects that involve any form of mandatory religious study or discriminate against any faith or group (although groups may be eligible for secular and inclusive community based activities e.g. a food bank run by a local church)
- refreshments for attendees of a Project
- groups where membership or other participation costs are considered by The Foundation to be prohibitive (e.g. a golf club with high membership costs that would prohibit certain members of the community from joining)
- overseas travel or activities outside the UK
- transport or entry fees for sites or attractions
- regional or local offices of a national organisation (we will only support local community groups that are affiliated to a national organisation if they are not eligible for, or receiving, funding for the Project from the parent organisation)
- improvements to land or buildings that are generally not open or accessible for use by members of the community
- contingency amounts provided for in any Project budget
- deficit or retrospective funding (e.g. grants for activities or purchases that have already taken place)
- organisations that are for the sole relief or benefit of animals and plants
- Projects that have received substantial funding from another grant provider within 12 months prior to the date of the Nomination
- Projects that are connected to for-profit business ventures or that financially compensate an idea creator beyond fair wage
- use of the award amount as or part of a raffle, chance or lottery prize.

The Nomination entry for a Project must not:

- include any mention of specific individuals, companies, brands or products for promotion purposes
- contain any third-party trademarks or material including, but not limited to, photographs/images (without the express written permission of the third party)



- contain details of or information about specific individuals without their consent
- contain photographs where permission has not been granted for use in the public domain
- contain offensive, obscene or sexually suggestive material, propaganda, potentially misleading information, or defamatory or disparaging material
- contain any material which is not legal, decent, honest and respectful
- infringe the intellectual property rights of any third party
- endorse any form of hate, hate group or terrorist activity
- discriminate on the basis of gender, race, religion, creed, national origin, disability, age, sexual orientation, or any other basis prohibited by law
- support any particular political party or affiliated group
- directly promote or speak negatively about any particular faith, political action, legislation or party, or promote or encourage the violation of any law
- promote any activities that may appear unsafe or dangerous
- relate to controversial subject matter or any subject that is contrary to the interests of OneFamily (including, but not limited to, Projects that present an unacceptable regulatory, reputational or other risk to OneFamily)
- be used for commercial use or promotion.

In each case, the above will be determined by The Foundation in its absolute discretion.

How to nominate

To nominate a Project for a Community Award use the online form on The Foundation website: foundation.onefamily.com. If you don't have internet access, contact the Customer Services team on 0800 373010* to request a hard copy of the form.

When an Applicant submits a Nomination for a Community Award, they are confirming that they have the consent of the Project owner (being the person or persons appropriately authorised for this purpose) for this, and for images and details of the Project to be published by The Foundation. They are also agreeing that under no circumstances will any funding from The Foundation be used for illegal activities or activities that could bring The Foundation or OneFamily into disrepute.

All applicable dates and deadlines will be published on The Foundation website. Any nominations received after the published closing date will not be considered for that round.



We take no responsibility for Nominations that are lost, delayed, misdirected, incomplete or cannot be delivered or entered for any technical or other reason and proof of transmission or posting of the Nomination will not be taken as proof of receipt. The Foundation will not be liable for any expenditure incurred by an Applicant or Project whilst making a Nomination or promoting their cause.

*Open 9am-7pm Monday-Friday and 9am-1pm on Saturdays. Calls from UK landlines and mobile phones cost no more than calls to geographic numbers (01 or 02). For more information, please contact your provider. Telephone calls may be monitored or recorded for training purposes.

Assessing nominations

Once we receive a Nomination it will be reviewed by a member of The OneFamily Foundation team to check it meets the eligibility criteria.

We'll let the Applicant know either way whether their Nomination has been assessed as eligible, and if it is, we'll confirm the category. We reserve the right to reject Nominations that we consider are incomplete, illegible, false or fraudulent for any reason, and to remove them from the process at any point.

If there are fewer entries (in number or aggregate amounts) in an award category than there are Community Awards available, we may carry forward any balance of money to the next round, redistribute it to other award categories, or donate it to a charity of our choice as we see fit.

The decision of The Foundation regarding any aspect of the Nominations process is final, and we won't be obliged to enter into correspondence relating to our decision.

Once a Nomination has been reviewed and accepted, it can't be amended. If changes are needed, the Nomination will need to be withdrawn and a new one submitted before the closing date. Any new Nomination will then go through the Community Award review process again. A Nomination can, of course, be withdrawn at any time. Accepted Nominations will appear on The Foundation website. Applicant contact details will not be published without their consent.

Voting

Once the nomination period has closed and nominations have been accepted, voting will open.



Applicants will be able to promote their nominated Project or cause on a project page on The Foundation website. Projects are expected to do their own promotional activity to encourage voting. In promoting Projects, applicants, those involved in Projects and members of the online community must comply with the requirements we've set out in the [Online Community Guidelines](#).

The Foundation reserves the right to correct, delete and to sanction any communications that it considers to breach these terms. This applies in relation to communications on or via The Foundation website and on social media and other communications outside of The Foundation website where a Project is being commented upon.

With respect to the content provided by an Applicant for inclusion on the website, the Applicant grants OneFamily and The Foundation authority to reproduce, modify, adapt, publish and display such content in the course of providing or promoting its services.

At the end of the voting period, subject to verification, the Nominations that have received the most votes in their respective categories will be declared winners.

In the event of a tie, The Foundation Advisory Panel (made up of OneFamily customers) may be asked to select a winner from the tied Projects. If any panel member is involved with any of the nominated Projects they will be required to abstain. The decision of The Foundation Advisory Panel is final, and The Foundation Advisory Panel will not be obliged to enter into correspondence relating to its decision.

In the event that a Project that receives the most votes chooses not to accept the Community Award (for any reason), the Project that received the next highest number of votes will be offered the Community Award.

Voting is open to anyone who registers on The Foundation website (and who thus becomes an Online Community member). To register, you must provide a valid email address capable of sending and receiving emails and which must not have an automatic expiry date set up. Registration is open to anyone (whether or not a Customer) who is aged over 18 and is resident in the UK.

Votes may only be cast online.

In order to register online and become an Online Community member, users need to provide their:



- Full name (not just initials and surname) – so The Foundation knows who they are
- Date of birth – so The Foundation can confirm they are over 18
- Address, including full postcode – so The Foundation knows they are a resident of the UK
- Email address – so The Foundation can support their Online Community profile for issues such as password resets and send them any information relevant to their Online Community profile.

By registering as an Online Community member, users agree to abide by these terms and conditions.

The Foundation reserves the right to verify the identity of Online Community members to ensure they meet the eligibility criteria set out above. The Foundation may use a credit reference agency or similar service provider to do this. By registering to become a member of the Online Community members agree for these checks to take place.

The Foundation reserves the right to remove Online Community members if it has reasonable grounds to suspect they do not meet the Online Community eligibility criteria as set out above. In such instances any votes cast by the individuals will not be counted.

Members may only register once to be a member of the Online Community. If a member registers under more than one email address their vote(s) will not be counted.

An Online Community member may vote for as many Projects as they like but must only vote for the same Project once.

Each individual must register themselves as a member of the Online Community and must vote independently for any chosen Projects.

- Each vote must be personally cast by the registered member using a unique email address.
- The use of data inputters to complete voting on behalf of voters is strictly forbidden.

If The Foundation discovers fraudulent or ineligible votes (including, but not limited to, votes cast from an IP address located outside the UK), these will be removed from the process.



Unacceptable voting practices including, but not limited to, duplication of votes, improper incentivisation of votes (for example offering financial or prize draw incentives to potential voters), purchasing of spam Twitter votes or other such online services are not permitted. Any such activity that is not within the spirit of the Community Awards, in the reasonable opinion of The Foundation, will result in a written warning being issued to the Applicant. If such activity continues following a warning, the Project will be disqualified from the process without further notice and removed from The Foundation website.

Successful Community Award Projects

Successful Applicants will be notified within two weeks of winning a Community Award.

Nominations that are unsuccessful are eligible to re-apply for future rounds of voting.

Successful Applicants shall work with The Foundation to provide a project plan and key milestones to ensure the Community Award delivers the benefit anticipated in the original Nominations.

Successful Applicants authorise The Foundation to publish their name when announcing details of the Community Award without prior permission or financial compensation or the attribution of rights other than the sum awarded, subject to those rights being protected by data protection legislation. Successful Applicants may be required to participate in on-going Public Relations (PR), social media and other activity as reasonably requested by The Foundation.

The Foundation may use successful Applicants' names, home town, photographs or opinions in future publicity or promotional material and by participating in the process, Applicants agree to such usage.

Payment

Community Award winners will be required to provide detailed plans for their Project and evidence that the Community Award is being spent as set out in the Nomination. This evidence may take the form of receipts, photographs, telephone conversations and Project visits.

The Community Award funding will not be provided as a single payment in advance of the Project but will instead be distributed on a needs-basis.



Community Awards are non-exchangeable, non-transferable, and are not redeemable for cash or other remuneration.

If the winning Project fails The Foundation's due diligence requirements, does not meet these terms and conditions, or is not implemented within such reasonable timeframe as The Foundation may require, they will not be provided with funding. A new winner may be chosen (who will also need to satisfy due diligence requirements).

The Foundation reserves the right to a full return of the Community Award if it receives evidence that the money is not being used in line with the Nomination.

Should a winning Project require any further funding beyond the award amount, The Foundation will not be responsible for any such additional funding.

Beneficiaries of Community Award funding cannot be nominated for another Community Award within 36 months of receiving funding for a winning Project.

Applicants of winning Nominations cannot submit a new Community Award Nomination within 18 months of their last nominated Project receiving funding. After this time, an Applicant may nominate a new Project with different Beneficiaries.

If a previously successful Applicant wishes to nominate a new Project for the same Beneficiaries, they must wait 36 months before they are eligible to re-apply.