



# Funeral Funding Feature



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This feature is designed to give you and your loved ones peace of mind at a very difficult time, by helping towards the cost of your funeral

It allows for the proceeds of your policy to be paid directly to the funeral provider.

Golden Charter, our chosen partner for Funeral Funding, will add a £300 contribution to the policy, if it is carried out through one of their chosen providers.

If there is any excess left from the policy, after funeral expenses have been paid the remaining sum will be paid to your estate.

You are only able to have one funeral funding option on an Over 50s policy, whether it is with OneFamily or another provider.

It is also not a funeral plan and may not meet the costs of your funeral.

Therefore, if you have Funeral Funding in place on another policy you will not be eligible. Alternatively, if you wish to change this please give us a call on 0800 028 1112 to discuss this.

Phone lines are open Monday to Friday 9am until 7pm and on Saturday from 9am until 1pm.

All Terms & Conditions are included within the Terms & Conditions booklet, enclosed within this pack.

OneFamily is a trading name of Family Assurance Friendly Society Limited (registered and incorporated under the Friendly Societies Act 1992, registered number 939F). Registered in England & Wales at 16-17 West Street, Brighton, BN1 2RL, United Kingdom. Family Assurance Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Engage Mutual Services Limited (registered number 3088162) is a non-regulated wholly owned subsidiary company of Family Assurance Friendly Society Limited. Engage Mutual Services Limited will introduce customers to Golden Charter Ltd which is a registered provider with the Funeral Planning Authority; it is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

## What If the Payout is not sufficient to cover the Funeral

If there is not enough money from the proceeds of the policy to cover the Funeral and expenses, the next of kin will need to make this up.

If there is an excess of money, after all funeral expenses have been paid, the remaining sum will be paid to the estate.

## If You Change Your Mind

You can opt out at any time. To do so please call us on **0800 028 1112**.

## Death Within the First Two Years of the Policy

If death occurs within the first two years of the policy, the Funeral Funding Feature will not apply. Instead we will pay 150% of the premiums to your estate.