



Over 50s Life Cover

Terms and conditions

Welcome to Over 50s Life Cover

This is an important document which you should keep along with your Policy Schedule.

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OneFamily does not provide advice for this product, therefore it's important to read the information in these Terms and Conditions and the Policy Summary Document to help you make an informed decision as to whether this product is right for you.

Over 50s Life Cover – Policy conditions

Introduction

This **Policy** is a life assurance policy which provides the **Benefit** as specified in the **Schedule**. This **Policy** does not at any time, acquire a surrender value. Please keep this document safe as these Terms and Conditions set out your contract with us for your OneFamily Over 50s Life Cover.

Eligibility

When you take out this policy you must be a UK resident aged 50 - 80 and reside in the UK.

Understanding the language we use

The following words, dates and expressions used in these **Conditions** shall be in bold (other than personal terms such as 'you' and 'we') and have the following meanings:

“Accident” means death only as a direct result of an accident where the sole cause of death is a result of violent, accidental, external and visible cause, independent of any physical or mental illness, infirmity or any other cause.

“**Accidental Death Benefit**” means the amount paid if you die as a result of an **Accident** within the first two years as specified in the **Schedule**.

“**Benefit**” means the amount payable when you are diagnosed with a **Serious Illness, Terminal Illness** or on death as specified in the **Schedule**.

“**Funeral Funding**” means a feature, provided by Golden Charter, which allows for the **benefit** to be paid directly to the funeral provider.

“**Grace Period**” means the period allowed for the payment of an unpaid Premium, during which the **Policy** remains in force.

“**Life Assured**” means the person we specify in the Schedule whose life is covered by this **Policy**.

“**Policy**” means the life assurance policy hereby constituted and incorporates the application and declaration made by the **Life Assured** to us leading to the issue of such policy.

“**Premium(s)**” means the amount you pay for the **Benefit** of this **Policy** as specified in the **Schedule**.

“**Protection Policy(s)**” means any active life assurance policy you hold with us.

“**Qualifying Period**” means the period of the first 2-years your policy must have been active before we will pay out the full “**Benefit**” amount.

“**Serious Illness**” means a condition, as defined in section 7 of these **Conditions**, diagnosed by a relevant specialist medical consultant, holding such an appointment at a major hospital in the United Kingdom or abroad.

“**Schedule**” means the **Policy Schedule**, this document details the cover you have under your policy and forms part of your Terms and Conditions.

“**Terminal Illness**” means any illness that either has no known cure or has progressed to the point where it cannot be cured; and which in the opinion of the attending specialist, holding such an appointment at a major hospital in the United Kingdom or abroad is likely to cause death within 12 months of the date of claim.

“**Written Notice**” means written confirmation satisfactory to the Society given by the **Life Assured** to the **Society** in accordance with Condition 10 in any of the circumstances required or envisaged by this **Policy**.

Paying for my policy

Subject to the **Conditions** of this **Policy**, premiums are due on the date shown in the **Schedule** and you are responsible for ensuring they are paid. Premiums shall only be allowed by Direct Debit or other method approved by us.

Premiums cease once you reach 90 but cover continues. If any **Premium** is not paid by the **Collection Date** we will allow a 60 day **Grace Period**, in each case, for payment of the outstanding **Premium**.

If any outstanding premium has not been received by the end of the **Grace Period** the **Policy** will lapse and all **Benefits** provided shall cease to be payable.

If **Death Benefit** or **Terminal Illness Benefit** is payable during any **Grace Period**, the amount payable shall be reduced by any overdue **Premium**.

A **Serious Illness Benefit** will only be payable when all premiums are up to date, or at our discretion, payment may be reduced by any overdue **Premium**.

Sum assured

The Sum Assured will be payable on the death of the **Life Assured** provided the **Policy** has provided the Policy had completed its **Qualifying Period**.

Where a **Terminal Illness Benefit** claim has been accepted only one **Benefit** will be paid.

Where a **Serious Illness Benefit** claim has been paid the amount payable in any future claim will be the remaining balance of the **Sum Assured**.

Upon payment of the **Sum Assured** the **Policy** will cease.

Death benefit within the qualifying period

Upon the death of the **Life Assured** within the **Qualifying period**, we will pay a cash lump sum to your estate equal to 150% of the total **Premiums** paid at the time of death, unless the death results from an **Accident**.

Should the **Life Assured** die as a result of an **Accident**, the **Policy** will pay a cash lump sum to your estate equal to 300% of the **Benefit**.

Written Notice of any claim for **Accidental Death Benefit** shall be given as soon as practicable. We will require medical or other evidence to support the claim.

Accidental death benefit shall not be payable if death has resulted from any injury caused or aggravated, directly or indirectly, by any of the following:

- (a) intentionally self-inflicted injury;
- (b) injury sustained whilst under the influence of, or resulting from the effects of, alcohol, solvents or drugs or of any medication taken otherwise than under the direction of a registered medical practitioner;

- (c) participation in aviation, other than as a fare paying passenger in a fully licensed passenger carrying aircraft operated by a commercial airline or established charter company as part of a regular air service;
- (d) active participation in a riot, civil commotion or insurrection;
- (e) war, or any act of war, whether declared or not;
- (f) participation in any hazardous pursuit including any form of racing (or practice or training for the same) except athletics and swimming;
- (g) participation in any criminal act; or
- (h) failure to follow the advice of a registered medical practitioner.

Funeral funding

Funeral funding is built into your policy, unless you opt out or have an existing Golden Charter **funeral funding** option with another provider.

The **benefit** from your **policy** will be paid directly to the appointed funeral provider. If the **benefit** does not cover the cost of your funeral your next of kin will need to settle the balance.

If there is an excess sum, once the costs of your funeral have been paid, the remaining **benefit** will be paid to your estate.

We will pass your details to our chosen provider, Golden Charter, who will send you Terms & Conditions for the **funeral funding** feature.

Golden Charter's appointed funeral provider will provide a £300 contribution towards the cost of your funeral.

Please bear in mind **funeral funding** is not a funeral plan and may not meet the full costs of your funeral.

If you no longer want **funeral funding** at any time, you can call us and we will remove this feature from your **policy**.

Serious illness benefit

If you are diagnosed with a **Serious Illness** after the **Policy** has completed its **Qualifying Period**, 20% of the **Sum Assured** may be claimed.

The **Serious Illness Benefit** is subject to the following:

- (a) Payable only once during the life of the **Policy**.
- (b) Claims should be made as soon as possible after the date of diagnosis. We will not automatically reject claims where submission is delayed, but if due to the delay we are unable to obtain the required medical evidence, we may be unable to process your claim.
- (c) All premiums are up to date.

Claiming **Serious Illness Benefit** will reduce the Sum Assured payable on death or for a **Terminal Illness Benefit** claim.

When you take out this policy you must be a UK resident aged 50 - 80.





Definitions of a serious illness

Condition	Definition
Cancer (Malignant)	A Malignant Tumour characterised by the uncontrolled growth of malignant cells and the invasion of tissue. Cancers classed as Non invasive, Pre-malignant and Cancer in Situ are not covered.
Heart Attack	The death of heart muscle due to inadequate blood supply. Angina and other coronary syndromes that do not involve death of heart muscle are not covered. The evidence of a Heart Attack (Acute myocardial infarction) must be definite.
Stroke	Death of brain tissue due to inadequate blood supply or a cerebral haemorrhage within the skull. Transient Ischaemic attacks (“Mini Strokes”) are excluded.
Alzheimer’s Disease and other Dementia	A definite diagnosis by a Consultant Neurologist of Alzheimer’s Disease or other Dementia.
Aorta Graft Surgery	Excision of part of the main aorta due to disease and replacement with a graft. Surgery to branches off the aorta is not covered.
Benign Brain Tumour	A non-malignant tumour or cyst in the brain or surrounding areas within the skull.
Blindness	Permanent and irreversible loss of sight to the extent that when tested with the use of visual aids, vision is measured as less than 3/60 in one or both eyes.
Breastbone Surgery to treat Heart Disease	Surgery that divides the breastbone to correct narrowing or blockage to one or more coronary arteries with a graft or to replace or repair one or more heart valves.
Coma	A state of unconsciousness with no reaction to external stimuli and having been on Life Support systems for at least 96 hours continuously.

Definitions of a serious illness

Condition	Definition
Deafness	Complete, permanent and irreversible loss of hearing measured at a loss of 95 decibels in one or both ears.
Kidney Failure	End stage failure of both kidneys.
Loss of speech	Complete, permanent and irreversible loss of speech due to physical injury or disease. All other causes are not covered.
Loss of a hand or foot	Complete and irreversible severance of a hand or foot at or above the wrist or ankle joints.
Major Organ Transplant	Receiving, or going on an official UK waiting list to receive a bone marrow or complete heart, kidney, liver, lung, or pancreas. Other organs are not covered.
Motor Neurone Disease	A definite diagnosis by a Consultant neurologist of Motor Neurone disease.
Multiple Sclerosis	A definite diagnosis by a Consultant neurologist of Multiple Sclerosis together with impaired motor or sensory function.
Paralysis	Complete, permanent and irreversible loss of muscle function of any limb.
Parkinson's Disease	A definite diagnosis by a Consultant Neurologist of Parkinson's Disease evidenced by tremor, muscle rigidity and postural imbalance.
Third Degree Burns	Severe facial burns or damage and destruction of the full depth of skin over at least 20% of the body.
Traumatic Head Injury	Death of brain tissue due to injury with persisting clinical symptoms.

Terminal illness benefit

After the **Policy** had completed its **Qualifying Period** if you are diagnosed with a **Terminal Illness**, 100% of the **Sum Assured** may be claimed.

The **Terminal Illness Benefit** is subject to the following:

- (a) The amount payable is specified in the **Schedule** less any unpaid premiums and any previous **Serious Illness Benefit** claims.
- (b) The **Terminal Illness Benefit** will only be payable on one occasion.
- (c) Claims should be made as soon as possible after your condition is diagnosed as a **Terminal Illness**. We will not automatically reject claims where submission is delayed, but if due to the delay we are unable to obtain the required medical evidence, we may be unable to process your claim.

Upon payment of the **Terminal Illness Benefit** the **Policy** will cease.

Payment of benefit

If a claim is made in respect of your death, we shall pay the **Death Benefit** in accordance with the **Schedule**, upon receipt of:

- (a) A discharge form supplied for the purpose by us duly completed and signed by the administrators, executors or assigns;

(b) **Written Notice** and evidence satisfactory to us of the death of the **Life Assured**;

(c) Any other documents, including documents of title, which it may require.

Payment of a **Serious Illness Benefit** or **Terminal Illness Benefit** will be payable upon receipt of:

- (a) A relevant completed claim form from your doctor or a relevant specialist consultant.
- (b) Any evidence we may reasonably require in support of the claim (e.g. medical certificates, results of medical examinations and/or tests).

It is your responsibility to cover any costs incurred in obtaining the above.

Cancelling your policy

You can cancel your policy at any time.

If you cancel within 30 days of receiving your policy documents, we will refund any premiums you have paid.

If you cancel after the 30 day cancellation period, we will cancel your policy, however you will not receive back any premiums paid.

If you want to cancel, please contact us by phone or in writing. Alternatively, complete the cancellation form sent to you with the policy documents and return it to OneFamily, 16-17 West Street, Brighton, BN1 2RL.

Information about our financial situation

Details of OneFamily's Solvency and Financial Condition Report can be found on our website at www.onefamily.com/company-information/financial-reports/

How do I make a complaint?

If you need to make a complaint, please contact us and we will do what we can to resolve your complaint as quickly as possible. You can contact us in the following ways:

- **In writing** - Customer Relations Team, Freepost, OneFamily, 16-17 West Street, Brighton, BN1 2RL.
- **By phone** – 0800 028 1112

Lines open Monday - Friday 9am-7pm, Saturday 9am-1pm. We might record your call to help improve our training and for security purposes. We hope you don't mind. Calls are normally free from UK landlines and from mobile phones.

When we first write to you, we will send you a summary of the procedures that we will follow when resolving your complaint. You can find these procedures on our website, or you can contact us to request a copy at any time.

If you are not satisfied with our response to your complaint, you may be able to refer it to the Financial Ombudsman Service. If you need to contact the Financial Ombudsman Service they can be contacted by phone on 0800 023 4567, at www.financialombudsman.org.uk or in writing at Exchange Tower, London, E14 9SR.

For products opened online there is a central European 'portal' which can redirect a complaint to the appropriate industry Ombudsman (e.g. Financial Ombudsman Service). This is aimed at helping EU residents who purchased a product online from a provider based in another EU country.

It is always best to contact the product provider first but for further information go to ec.europa.eu/consumers/odr/

Named authority

Subject to the **Conditions** of this **Policy**, it is possible to appoint an individual to support you in administering your **Policy**.

- (i) You may, at any time, name an individual who may access basic **Policy** information, in accordance with the following:
 - (a) They may only access **Protection Policies**.
 - (b) There may only be one **Named Authority** at any one time.
 - (c) Benefit will only be paid to you, your Estate or an identified beneficiary.

The **Named Authority** may not change a stated beneficiary, endorsement or nomination, or Legal Charge during the life of the **Policy**.

Written notice to the society

Any **Written Notice** we require shall be sent to OneFamily, 16-17 West Street, Brighton, BN1 2RL or to any other address we notify to you. **Written Notice** shall be deemed to have been given when it is received by us.

Assignments (Policies of assurance act 1867)

In accordance with the Policies of Assurance Act 1867, the **Policy** may be assigned. We will require **Written Notice** of the original documentation or an appropriate certified copy. We shall not charge you for assigning this **Policy** or for giving you any reasonable

information you require in regards to this **Policy**.

Mis-statement of personal details

If any information regarding your personal details is mis-stated, this **Policy** may not necessarily be invalidated but we may, at our discretion, taking into account the correct information and any Premiums already received adjust the amount of **Benefit** payable (provided that in no event shall the amount of the **Benefit** exceed that previously stated).

If your correct age was not, at the time the **Policy** was issued, within the range of permitted ages, we shall decide what (if any) benefit is to be payable under the **Policy**.

Unrestricted policy

Subject to anything to the contrary in the **Special Conditions** (if any), this **Policy** is issued entirely free from restriction as to residence, travel and occupation

Governing law

This **Policy** shall be governed in accordance with English Law. All communication will be in English.

Personal data

The information that you provide will be held by Family Assurance Friendly Society Limited, part of the OneFamily Group, in line with our Privacy Notice.

The information we collect is necessary for the performance of our contract with you, or to prepare for this contract.

Your data will be shared with our group of companies for administration purposes and we will also share your data with service providers, business partners and other agencies who assist us with providing the product and ongoing servicing to you where there is a business reason to do so.

Where you have provided your consent, we will use your data to email you about selected products or services offered by us or selected partners we work with. You may unsubscribe from email marketing communications at any time.

We may also use your information to identify and prevent fraud, to provide postal communications which we think may be of interest to you, and to improve our services to you, for example by market research, if we have a legitimate business interest to do so.

We have to disclose policy holder personal data to our reinsurer, Munich Re Company UK Life Branch, in order for them to underwrite the insurance contract, and to assess and pay any claims. We will only disclose special categories of data such as health data to them with your explicit consent.

Munich Re Company UK Life Branch are the data controller of the personal data that we send to them and they may use and process it in the manner and for the purpose described in their Privacy Notice which can be found at www.munichre.com/en/service/privacy-statement

If you would like more details about how we process your personal data and your rights as a data subject before you provide your personal information to us, please read our Privacy Notice which is available on our website at www.onefamily.com/privacy. A copy is also available by writing to OneFamily, 16-17 West Street Brighton, BN1 2RL; by calling Customer Services on 0800 028 0112 or, by email to customerservices@onefamily.com.

Lines are open Monday-Friday 9am-7pm, Saturday 9am-1pm. We might record your call to help improve our training and for security purposes. We hope you don't mind. Calls are normally free from UK landlines and from mobile phones.



Any questions, feel free to contact us:

✉ OneFamily - 16-17 West Street - Brighton - BN1 2RL

☎ 0800 028 1112*

🖱 [onefamily.com](https://www.onefamily.com)

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We hope you don't mind. Calls are normally free from UK landlines and from mobile phones.

OneFamily, 16-17 West Street, Brighton, BN1 2RL tel: 0800 028 1112*

OneFamily is a trading name of Family Assurance Friendly Society Limited, (incorporated under the Friendly Societies Act 1992, Reg. No. 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 (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Family Assurance Friendly Society Limited's Financial Services Register number is 110067.

Engage Mutual Services (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.