



onefamily
modern family finance



Funeral Funding Feature

In partnership with Golden Charter

Funeral Funding Feature

This feature is designed to help 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 to the funeral provider.

Golden Charter, our chosen partner for Funeral Funding, will allocate a funeral director who will provide a £300 contribution towards the cost of your funeral. If you are considering a direct cremation funeral, please note that the £300 contribution will not apply.*

You are only able to have one Funeral Funding option on an Over 50s policy, whether it is with OneFamily or another provider. Therefore, if you have Funeral Funding in place on another policy, you will not be eligible.

Funeral Funding is also not a funeral plan, so may not meet the full costs of your funeral. Please call us on **0800 028 1112**[^] if you have any questions.

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.

Golden Charter 
Smart Planning for Later Life

*A direct cremation funeral means any cremation where there is a direct disposal service only and therefore no funeral service, funeral procession (or other services such as family viewing, limousine(s), embalming or delivery of ashes) and where the cremation is arranged at a crematorium at a date and time chosen by the allocated funeral director and without anyone attending other than the funeral director's staff.

[^]Lines open 9am-7pm, Monday to Friday, and 9am-1pm on Saturday. We might record your call to help improve our training and for security purposes. Calls to 0800 numbers are free from UK landlines and personal mobiles. If you'd like to know more, please ask your provider.

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.

Family Assurance Friendly Society Limited will introduce customers to Golden Charter Limited, trading as Golden Charter Funeral Plans, who are authorised and regulated by the Financial Conduct Authority (registered number 965279)