



Over 50s Life Cover Prize Draw Terms and Conditions

This document sets out the terms and conditions applicable to the Over 50s Life Cover Prize Draw (the 'Prize Draw'). Participants shall be bound by these rules being entered into the Prize Draw and are advised to read these terms before entering. All participants should keep a copy of these terms and conditions.

1. OneFamily reserve the right to amend or alter the terms and conditions of the Prize Draw at any time, without notice.
2. The promoter of the Prize Draw is Family Assurance Society Limited (Incorporated under the Friendly Societies Act 1992 Reg. No. 939F (trading as OneFamily) whose registered office is at 16-17 West Street, Brighton, East Sussex BN1 2RL.
3. Participants who are eligible for and open an Over 50s OneFamily policy between 17 October 2019 and 31 December 2019 will be entered into the Prize Draw, following payment of 3 monthly premiums. Multiple applicants will be excluded.
4. There are a total of 3 unique winners in the Prize Draw, as follows:
 - i) Policies opened in Oct 2019, the draw will take place in February 2020 – one policy will be drawn as the winner
 - ii) Policies opened in Nov 2019, the draw will take place in March 2020 – one policy will be drawn as the winner
 - iii) Policies opened in Dec 2019, the draw will take place in April 2020 – one policy will be drawn as the winner
5. Employees of OneFamily and their immediate family members are not eligible to enter.
6. The Prize is: A payment of £1,000. The award will be made to the individual by cheque (or any other agreed format) within one working week of the draw. To receive the award, the recipient must have made three monthly payments into the qualifying Over 50's OneFamily policy. The policy must be open at the time of the draw.
7. The 3 winners of the Prize Draw will be chosen at random from their respective monthly prize draw groups by an independent person and their decision shall be final and binding.
8. All winners of the Prize Draw will be contacted by OneFamily and we will also inform their Financial Intermediary. The customer will be contacted no later than 5 working days after the date of the draw, to notify them that they have won.
9. If a winner does not respond within 28 days, their entry will be discounted, and another winner will be chosen in their place. Once a new winner has been chosen, the original winner's entry will be void and they will not be eligible to claim the Prize.
10. OneFamily must either publish or make available information that indicates that valid awards took place. To comply with this obligation the Promoter will send the surname and county of prize winners to anyone who writes to: OneFamily Over 50s New Policy Sales Prize Draw, Marketing Team, OneFamily, 16-17 West Street, Brighton, East Sussex, BN1 2RL (enclosing a stamped addressed envelope) within one month after the closing dates stated in condition 4. If you object to any or all of your surname and county being published or made available, please contact Mrs C Mellor in such circumstances. OneFamily must still provide the information to the Advertising Standards Authority on request.
11. In the event of any legal dispute in relation to the Prize Draw, English Law will apply, and the dispute shall be subject to the exclusive jurisdiction of the Courts of England and Wales.