

Serious Illness – defined

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.
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.

OneFamily, 16-17 West Street, Brighton, BN1 2RL tel: 0808 100 5075 *

*We'll be here from 9am to 6pm, Monday to Friday. 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.

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. You can check this on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Engage Mutual Services Limited (EMSL)(Company Registration Number 3088162) is a non-regulated wholly owned subsidiary company of Family Assurance Friendly Society Limited. EMSL will introduce customers to Co-operative Legal Services Limited, Grace Consulting and RedArc Assured Limited, none of which are authorised or regulated by the FCA or the PRA. Co-operative Legal Services Limited are authorised and regulated by the Solicitors Regulation Authority (Registration Number 567391).

22892 007 01.2019

OVER 50S LIFE COVER

For use by authorised financial advisers only.

At a glance

Features	Product	Notes
Defaqto	5 Star rated	Defaqto ratings are based on the main product features and do not include things like serious and terminal illness benefit or service.
Premium range	£10-£75pm	Affordable, start from as little as £10 per month. Clients can choose the most suitable premium for themselves (subject to cover limits of £20,000 for customers aged 60+ and £10,000 for customers aged 59 and under). Fixed premium so they don't have to worry about it increasing in the future – this in turn helps with budget planning. Possibility of paying in more than the plan will pay out.
Payment Term	To age 90	Premium Payments stop at age 90 but cover still continues. If premiums stop before the age of 90, life cover ceases and the customer will not get anything back.
Guaranteed Acceptance	✓	No medical required – no intrusive questions. Immediate cover with a few short simple questions.
Eligibility	50-80 years	For clients aged between 50 and 80, UK resident.
Moratorium Period	2 years	The sum assured for death, terminal illness and serious illness benefits is only applicable for deaths or diagnosis after the policy has been in force for 2 years.
Accidental death in the first 2 years	✓	If death is due to an accident in the first 2 years, we pay out 3 times their sum assured, this is up to a max payout of £48,000.
Non accidental death in the first 2 years	✓	If death is due to any cause other than an accident, in the first 2 years, we pay out 150% of the premiums paid.
Maximum Sum Assured	£19,982	Subject to age and smoker status.
Terminal Illness Benefit	✓	100% of the life cover, less any serious illness benefit already paid, can be claimed if diagnosed with a terminal illness. This is only paid where the diagnosis is made after 2 years of the policy being in force. If the customer claims for Terminal Illness, the policy will close and there is no pay out on death.
Serious Illness Benefit	✓	20% of the life cover can be claimed where serious illness has been diagnosed. This is only paid where the diagnosis is made after 2 years of the policy being in force and can only be claimed once.
Independent Care Advice	✓	Free, optional benefit for your client if they are looking for help and support about which long term care options are available for them and their loved ones.
Funeral Funding Option	✓	Option through Golden Charter. Payment made on death directly from their OneFamily policy towards their funeral expenses if terminal illness benefit has not already been paid. Where your client has multiple plans, the funeral funding option can only be applied to one plan at any one time.
Can I have more than one plan?	✓	Clients can have more than one plan with OneFamily, providing the overall premiums do not exceed £75 pm and the overall cover does not exceed £20,000 (£10,000 for customers aged 59 or younger). Clients who have a policy with another provider can still take out the OneFamily product.
Joint Life Policy	✗	Single life only.
Immediate Cover?	✓	There is no underwriting and no medical questions to answer so they will be on cover straight away.
Cash value?	✗	No cash-in value, the plan only pays out on death or upon serious or terminal illness benefits being claimed.
Uses	✓	Can help pay towards funeral costs and outstanding debts upon death or can be used as a legacy to leave for loved ones. Serious and terminal illness benefits can help meet living expenses in the event of a covered medical condition.
Nominee	✓	Up to £5,000 of the sum assured can be paid to the client's nominated Nominee/s - Quicker payout with a minimum of formality. Note that the payout would still form part of the estate for Inheritance Tax purposes.
Named Authority	✓	Option to appoint an individual to support in administering the policy.

OneFamily



Product Comparison

Information provided correct as at 01/11/18. All products and features can be changed by our competitors without notice, so check their websites for details. Source OneFamily Market Competitor Report November 2018.

Product Provider	OneFamily	AIG	Aviva	Sunlife	Shepherds Friendly	Royal London
Product Name	Over 50s Life Cover	Guaranteed Whole of Life Plan	Guaranteed Lifelong Protection Plan	Guaranteed Over 50 Plan	Shepherds Over 50 Life Insurance	Royal London Over 50s Life Cover
Default Star rating	5 Star	5 Star	5 Star	*3 Star *1 star - see note	5 Star	5 Star
Guaranteed Acceptance	Yes	Yes	Yes	Yes	Yes	Yes
Max Life Cover Per Person	£19,982 (max £10,000 at age 59 and under)	£15,000	£32,054	£18,000	£19,400	£10,000
Minimum Premium per plan	£10	£5	£5	£3.70	£10	£3.95
Maximum Premium per plan	£75	£50	£50	£74	£50	£100
Premiums based upon smoker status	Yes	Yes	No	No	Yes	No
Accidental Death Benefit (ADB)	Yes (Moratorium)	Yes (Moratorium)	Yes (Moratorium)	Yes (Moratorium)	Yes (Moratorium)	Yes (Moratorium)
Accidental Death Benefit paid	3x Sum Assured	3x Sum Assured	1x Sum Assured	1x Sum Assured	1x Sum Assured	1x Sum Assured
Moratorium Period (years)	2 years	2 years	1 year	2 years	2 years	1 year
Non-Accidental Death Benefit During Moratorium	150% of premiums paid	150% of premiums paid	100% of premiums paid	150% of premiums paid	150% of premiums paid	100% of premiums paid
Minimum Age	50	50	50	50	50	50
Maximum Age	80	85	80	85	80	80
Premium End Date	90	90	30 years or 90 years, whichever comes first	Payable for life (option to limit payment period for extra cost)*	90	90
Terminal Illness Benefit	Yes (after first 2 years)	No	No	No	No	No
Serious Illness Benefit	Yes (after first 2 years)	No	No	No	No	No
Additional Services/ Features	<ul style="list-style-type: none"> RedArc Health Support Grace Consulting Care Support Co-operative Legal Services Bereavement Support 	<ul style="list-style-type: none"> Indexation Protected payout Best Doctors 	None	None	<ul style="list-style-type: none"> Legal Advice Health Support - bereavement only 	<ul style="list-style-type: none"> RedArc Health Support
Funeral Funding Option	Yes (Golden Charter)	No	No	Yes (Dignity)	Yes (Golden Charter)	Yes (Dignity)

* 3 star rating for standard product, 1 star rating for capped version

Our rates

Select your clients age and the premium they wish to pay and read off the level of cover available. The tables below should be read in conjunction with the Policy Summary document. Alternative premiums are available, for more information please contact us.

OneFamily LLC2 Non-Smoker* Rates

Age	Premium				
	£10	£20	£25	£50	£75
50	£3,528	£8,018	£9,952		
51	£3,410	£7,748	£9,611		
52	£3,288	£7,469	£9,263		
53	£3,163	£7,183	£8,901		
54	£3,038	£6,889	£8,533		
55	£2,906	£6,603	£8,172		
56	£2,741	£6,180	£7,703		
57	£2,576	£5,850	£7,246		
58	£2,563	£5,758	£7,093		
59	£2,489	£5,548	£6,880		
60	£2,404	£5,378	£6,640	£13,279	£19,982
61	£2,312	£5,095	£6,323	£12,646	£18,941
62	£2,207	£4,807	£6,002	£12,003	£17,885
63	£2,072	£4,578	£5,741	£11,481	£17,046
64	£1,988	£4,439	£5,490	£10,979	£16,473
65	£1,910	£4,205	£5,224	£10,449	£15,618
66	£1,828	£3,972	£4,972	£9,944	£14,774
67	£1,759	£3,719	£4,699	£9,398	£13,870
68	£1,681	£3,462	£4,410	£8,819	£12,957
69	£1,595	£3,296	£4,242	£8,485	£12,291
70	£1,230	£2,633	£3,329	£6,658	£9,831
71	£1,160	£2,481	£3,138	£6,276	£9,259
72	£1,091	£2,330	£2,950	£5,900	£8,702
73	£1,023	£2,183	£2,760	£5,520	£8,149
74	£951	£2,037	£2,578	£5,156	£7,604
75	£829	£1,766	£2,234	£4,468	£6,595
76	£758	£1,625	£2,053	£4,106	£6,066
77	£698	£1,493	£1,886	£3,772	£5,576
78	£665	£1,396	£1,757	£3,515	£5,217
79	£633	£1,298	£1,629	£3,257	£4,859
80	£600	£1,200	£1,500	£3,000	£4,500

OneFamily LLC2 Smoker* Rates

Age	Premium				
	£10	£20	£25	£50	£75
50	£2,488	£5,309	£6,724		
51	£2,368	£5,062	£6,413		
52	£2,253	£4,814	£6,097		
53	£2,137	£4,570	£5,784		
54	£2,021	£4,319	£5,469		
55	£1,886	£4,028	£5,099		
56	£1,782	£3,807	£4,824	£9,887	
57	£1,679	£3,591	£4,545	£9,320	
58	£1,615	£3,445	£4,365	£8,952	
59	£1,542	£3,295	£4,174	£8,554	
60	£1,464	£3,134	£3,965	£8,131	£12,295
61	£1,392	£2,971	£3,763	£7,714	£11,664
62	£1,315	£2,808	£3,557	£7,291	£11,033
63	£1,262	£2,699	£3,418	£7,002	£10,589
64	£1,191	£2,549	£3,228	£6,617	£10,005
65	£1,109	£2,371	£3,005	£6,158	£9,313
66	£1,054	£2,257	£2,856	£5,856	£8,856
67	£1,000	£2,138	£2,708	£5,554	£8,400
68	£945	£2,020	£2,559	£5,252	£7,937
69	£891	£1,906	£2,411	£4,945	£7,482
70	£812	£1,733	£2,193	£4,500	£6,804
71	£787	£1,679	£2,123	£4,357	£6,588
72	£760	£1,623	£2,054	£4,206	£6,360
73	£732	£1,558	£1,976	£4,052	£6,128
74	£702	£1,495	£1,894	£3,885	£5,875
75	£685	£1,446	£1,829	£3,737	£5,646
76	£668	£1,397	£1,763	£3,590	£5,416
77	£651	£1,348	£1,697	£3,442	£5,187
78	£634	£1,298	£1,631	£3,295	£4,958
79	£617	£1,249	£1,566	£3,147	£4,729
80	£600	£1,200	£1,500	£3,000	£4,500

*A smoker is anyone who has used tobacco products or nicotine replacement therapy within the last 12 months.