



Over 50 Life Insurance without the wait

We understand that when it comes to protecting your family, you don't want to wait around. That's why we couldn't be prouder to be the UK's only Over 50s Life Insurance provider with no waiting period¹ – which means you have full cover from day one.

So, once you have it, you can sit back and relax knowing that there's protection in place for your loved ones.

This table compares the waiting periods for over 50s life insurance providers in the UK. The list of providers has been taken from the Fairer Finance website. If you would like to learn more you can visit the site at www.fairerfinance.com/ratings/product-ratings/over-50s-life-insurance

Provider	Product	Waiting Period (Years)
Cover Today	Over 50s Life Cover	0
Cover Today	Over 50s Life Cover (Increasing Benefit)	0
Assurity	Over 50s Whole of Life Product	3
Aviva	Over 50s Life Insurance	1
British Seniors Insurance Agency	Funeral Insurance Plan	1
British Seniors Insurance Agency	Over 50s Life Insurance (with Increasing Benefit Option)	1
Churchill	Over 50s Life Insurance	2
Co-operative Insurance	Over 50s Life Assurance	1
Direct Line	Over 50s Life Insurance	2
Forever Assured	Over 50s Life Insurance (increasing)	1
Forever Assured	Over 50s Life Insurance (Level)	1
Legal & General	Over 50s Life Insurance Plan - Fixed Plan	1
Legal & General	Over 50s Life Insurance Plan - Increasing Plan	1
National Assurance	Simple Over 50s Life Product via Assured Futures	2
National Friendly	Guaranteed Life Assurance	2
National Friendly	Guaranteed Life Assurance (with medical questions)	0.5
NatWest	Guaranteed Sixty-Plus Life Insurance (Level insurance)	2
NatWest	Guaranteed Sixty-Plus Life Insurance (Increasing insurance)	2
OneFamily	Over 50s Life Cover Plus	2
Post Office	Over 50s Life Cover (Level)	1
Post Office	Over 50s Life Cover (Increasing)	1
Royal Bank of Scotland	Guaranteed Sixty-Plus Life Insurance (Level insurance)	2
Royal Bank of Scotland	Guaranteed Sixty-Plus Life Insurance (Increasing insurance)	2
Sainsbury's Bank	Over 50s Cover Increasing Plan	1
Sainsbury's Bank	Over 50s Cover Fixed Plan	1
Santander	Over 50s Life Assurance	1
Save More Money	Over 50s Life Cover	0.5 or 2
Scottish Friendly	Over 50s Life Insurance	2
Shepherds Friendly Society	Over 50s Life Insurance	2
SunLife	Guaranteed Over 50 Plan	1
SunLife	Guaranteed Over 50 Plan with Premium cap	1
TSB	Over 50s Increasing Life Insurance Plan	1
TSB	Over 50s Fixed Life Insurance Plan	1
Ulster Bank (NI)	Guaranteed Sixty-Plus Life Insurance (Level insurance)	2
Ulster Bank (NI)	Guaranteed Sixty-Plus Life Insurance (Increasing insurance)	2

¹You are covered for Over 50s Life Insurance from day one, acceptance is subject to a few eligibility questions. Compared to current market providers of Over 50s Life Insurance, only Cover Today offer immediate cover for death due to any cause.