

# Guide About British Seniors Life Insurance Review 2021



In 2021, British Seniors Life Insurance earned a 5-star Defaqto rating, the best achievable. They're also a Feefo Platinum Verified Merchant, based on independent user reviews, having to receive a Gold rating for such preceding four years.

It's easy and fast to register for insurance with British seniors insurance, which has been chosen by thousands of people across the UK. The cost of a policy starts at £4.32 per month or 15p per day. Unlike some of the other policies, [life insurance for over 50](#) provides free cover at age 95; payments aren't any longer due after your 95th birthday, and your insurance remains for the rest of your life.

## Summary of Online Reviews About British Seniors Life Insurance:

According to the Key Facts booklet, customers will not get specific recommendations on [British Seniors Life Insurance products](#), even though the firm is an investment adviser. Since 2018, British Seniors has been recognized as a Feefo Gold Trusted Service, showing a commitment to excellent customer service. They have a 4.7/5 satisfaction rate.

The majority of consumer reviews and ratings for the British Seniors Over 50s Plan mention speaking to friendly employees who have been informative and updated on the products available without being forced into purchasing plans. Additionally, once a plan is made, feedback verifies quick response times and service delivery.

**Also Read:** [4 Important Things You Might Not Know About Relevant Life Plans](#)

## What is Life Insurance for people 50s over?



Life insurance for over 50 is a type of [life insurance](#) made especially for people over 50. Then it gives out a lump sum payment to designated beneficiaries if you die. The policy holder is required to make regular monthly payments across the fixed term policy.

For this age range, this type of British seniors insurance might cover funeral costs, pay off outstanding bills, or give money to these people to loved ones. It essentially gives your loved ones peace of mind by reassuring them there will be no financial commitments after your death.

## Know About Over 50 Life Insurance Plan for the British Seniors:



British Seniors' over 50s Plan offers a variety of advantages to consumers over the age of 50.

## These are some of them:

- Immediate coverage in the case of an accidental death.
- After 12 months, you'll be protected from any cause of death.
- British Seniors over 50s allow you to cancel your policy after 15 years.
- Years or until you got to the age of 80, whatever comes first, for a 50% refund.
- Admission is guaranteed for those between the ages of 50 and 80.
- The benefits range from £1,000 to £20,000.
- In just a few days, claims are approved.
- Any unintentional fatality is covered three times.
- There are no medical requirements and thus no medical restrictions.
- There would be no price hikes — the price you are offered and agree will stay the same for the rest of your life.
- After the age of 95, there have been no charges to pay, and you will be covered for the rest of your life.

Also Read: [What New Parents Should Know About Life Insurance](#)

## Additional Funeral Benefits:

In agreement with Golden Charter, a £300 Free Funeral Benefit is provided. So if your sum secured is £10,000, you will also have £10,300 should go towards your funeral costs if you choose the funeral benefit option. It is only payable if you hire a Golden Charter funeral director.

## Policies with a Sliding Scale Based on Age:

While British Seniors assures admission to anyone over 50 but does not require a medical examination, the company even has upper coverage limits. The maximum amount of British Seniors Life Insurance, a person, is eligible for is established using a sliding scale.

The maximum benefit amount for British seniors over 50s is £20,000 for people older 50 to 54 and £17,000 for those aged 55 to 59. The most significant level of cover for candidates aged 75 to 80 years old is £6,000.

## Which Over 50s Plan Is the Best?

There is no one-size-fits-all option for life insurance for people over the age of 50. An Over 50s plan is only suitable for those that are over 50 and also have pre-existing medical conditions that'd increase the cost of standard life insurance. The reason for it is these are the only life insurances that guarantee approval without a medical exam and a guaranteed payout.

A complete insurance provider would not be able to provide coverage since the payment is minimal. The life insurance for over 50 could be lower, and this is due to the reduction payment, and the benefit amount may still cover a share of the funeral expenses.

[Hire Mountview Financial Services](#) experts for any personal protection and business insurance advice in Essex & East London. Our knowledgeable and [experienced insurance advisor](#) can assist you in selecting the best policy for your needs.

**Original Source:**

<https://mountviewfs.co.uk/guide-about-british-seniors-life-insurance-review/>