



Funeral Plan

Terms and Conditions

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Welcome to Royal London

These terms and conditions contain all the details of your Royal London Funeral Plan. They also outline your relationship with Royal London and Ecclesiastical Planning Services, who we've teamed up with to provide this product. So please keep this booklet in a safe place as you may need it in the future.

Part 1 covers your Royal London Funeral Plan, which we'll refer to just as your funeral plan. Your funeral plan is made up of a Royal London insurance policy and your chosen funeral package.

The Royal London insurance policy, which we'll refer to just as your insurance policy, is a life insurance policy provided and distributed by The Royal London Mutual Insurance Society Limited. We are authorised by the Financial Conduct Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, and are on the Financial Services Register (registration number 117672).

Part 2 covers your funeral package, which is provided by Ecclesiastical Planning Services, who are responsible for carrying out your chosen funeral package using their national network of funeral providers. Ecclesiastical Planning Services is a Registered Provider of Funeral Plans and comply with the Rules and Code of Practice of the Funeral Planning Authority.

Your funeral package is distributed on behalf of Ecclesiastical Planning Services by Royal London Marketing Limited, which is authorised and regulated by the Financial Conduct Authority. The firm is on the Financial Services Register (registration number 302391).

Wherever we say 'you', 'your' or 'planholder' in this booklet, we mean the person covered by this funeral plan. And wherever we say 'we', 'us' or 'our', we mean The Royal London Mutual Insurance Society Limited, which we'll refer to just as Royal London.

Wherever we say 'Ecclesiastical Planning Services' we mean Ecclesiastical Planning Services Limited (company number 02644860).

Wherever we say 'funeral provider' we mean the firm that will carry out your chosen funeral package. This will be the funeral director (if you choose the Traditional Funeral Plan) or the cremation provider (if you choose the Alternative Cremation Plan).

Your policy schedule, certificate of entitlement, the information that you provided in your application and these terms and conditions make up your legal agreement with Royal London, Royal London Marketing Limited and Ecclesiastical Planning Services.

Your welcome pack contains the details of your funeral plan, such as the amount you pay each month and your chosen funeral package. We'll send this to you at the start of your funeral plan and if your funeral plan is amended we'll send you updated documents. Full information on making changes can be found on page 14.

We'll also send you a certificate of entitlement relating to your funeral package within your welcome pack. This will be needed by your loved ones when the funeral package is required so please keep it in a safe place and let your loved ones know where it is.

Royal London is a mutual insurance company, which means it is owned by some of its customers – our members. Purchasing a Royal London Funeral Plan does not make you a member of Royal London.

Just so you know, whenever we communicate with you, it will always be in English.

Your demands and needs

Royal London can only give you facts, not personalised advice. You need to use this information to decide if this funeral plan is suitable for you.

This funeral plan meets your demands and needs if you wish to arrange your funeral in advance and spread the cost, to ensure your chosen funeral package is provided on your death. There is no cash in value at any time.

Please make sure that we have the right details

You need to check your policy schedule and certificate of entitlement when you receive it to make sure that all the information we hold about you is correct. If you spot any errors, or have any questions about your funeral plan, please call us on 0345 600 7788.

For your application to be accepted, you must be eligible for a funeral plan. This means you must be between 50 and 80 years old and a UK resident at the time your funeral plan starts.

If you gave us an incorrect date of birth, or incorrectly stated that you were a UK resident when buying your funeral plan, we may cancel your funeral plan, refund your monthly payments and you may not receive your funeral package. If you'd paid too much for your funeral plan because of the error, we'd refund any overpayments.

Part 1: Your Royal London Funeral Plan

① How does my Royal London Funeral Plan work?

Your funeral plan allows you to arrange your own funeral and spread the cost over time. You choose your funeral package, which you agree to pay for monthly by Direct Debit. You agree your monthly payment when you buy your funeral plan.

Please see page 12 for more details on what happens if your monthly payments stop.

Your insurance policy

Your monthly payments pay for an insurance policy from us, and on your death the proceeds from this policy will be used to cover the cost of your funeral package.

If you die after the first year and you've made all your monthly payments, Ecclesiastical Planning Services will arrange for your funeral package to be carried out with the funeral provider. Ecclesiastical Planning Services will then make a claim on your insurance policy and we will pay to Ecclesiastical Planning Services the amount needed to cover the cost of your funeral package.

In some circumstances we will make payments to your personal representatives instead of Ecclesiastical Planning Services. These are described in the rest of these terms and conditions but in summary:

- if you have chosen to make a contribution to additional items, we will always pay any proceeds which are due from a "contribution payment" to your personal representatives (please see below for details of what contribution payments are); and
- if Ecclesiastical Planning Services does not arrange your funeral package for any reason (for example, because you stopped paying your monthly payments, you die within the first year of your funeral plan as a result of an accident, or because your personal representatives have arranged your funeral separately) we will pay any proceeds which are due to be paid under your insurance policy to your personal representatives.

If Ecclesiastical Planning Services have arranged your funeral package and the funeral provider has carried it out, we will pay the policy proceeds (other than those which relate to a contribution payment) to Ecclesiastical Planning Services, not your personal representatives.

A 'personal representative' is a person in charge of the planholders' estate. 'Estate' is the term used to describe a person's collective belongings and debts after their death.

What is included in my funeral package?

When you buy your funeral plan you choose from one of two packages: either the Traditional Funeral Plan or the Alternative Cremation Plan. These terms and conditions cover both funeral packages, and set out any differences in the way either funeral package works. Your certificate of entitlement and policy schedule will confirm your chosen funeral package.

Details of precisely what is included in the Traditional Funeral Plan and the Alternative Cremation Plan is set out in Part 2 of these terms and conditions.

If you choose the Traditional Funeral Plan, you can decide to make an additional payment into your funeral plan at the time you buy it. This can be used as a contribution towards the cost of additional items that aren't included in your funeral package, and we'll refer to this as a contribution payment in these terms and conditions. Please see section 2 on page 13 for more detail on how a contribution payment will be paid out from your insurance policy.

You can't add to or upgrade your funeral package once you've bought your funeral plan. Your loved ones may want to add additional services or personal touches when they arrange your funeral. They will need to agree any changes and pay any additional costs directly with the funeral provider as these aren't covered by your funeral plan.

You can record any special wishes you would like in your welcome pack, which you can share with your loved ones. For example, if you choose the Traditional Funeral Plan you could record things like readings, types of flowers or your choice of music for your funeral. These special wishes aren't covered by your funeral plan, the person arranging your funeral will have to arrange and pay for these directly with the funeral provider.

If you die during the first year

Accidental death

If you die within the first year of your funeral plan as a result of an accident, your funeral package won't be carried out but we will instead pay out the value of your funeral plan to your personal representatives. When we say 'accident', we mean an event that causes physical injury which could not have been predicted and was not intentional.

Non-accidental death

If you die during the first year of your funeral plan and it wasn't because of an accident, the payments you've made will be returned to your personal representatives. We'll also return all the monthly payments you've made to your personal representatives if you commit suicide, as this would be counted as a non-accidental death.

For example, if your monthly payments were £20 and you made six payments before you died, we'd refund the £120 you'd paid us.

How long will I pay for?

You'll make monthly payments from when your funeral plan starts until the anniversary of your funeral plan on or after your 90th birthday (your Final Payment Date) or until you die – whichever is sooner. Your policy schedule will show your Final Payment Date.

Depending on how long you live, it's possible you could end up paying more in total for your funeral plan than the eventual cost of your funeral package.

How do I pay for my funeral plan?

Your funeral plan has to be paid for by monthly Direct Debit from a UK bank account by you or another person on your behalf. It is your responsibility to ensure that payments are made.

We'll collect payments each month until your Final Payment Date, or until you die if that is earlier. We'll also stop taking payments if your funeral plan is cancelled.

What happens if I miss a payment?

If you miss a payment, you'll have 60 days starting from the date of the missed payment to pay it. If you pay the full amount within this period, your funeral plan won't be affected.

If you die within this 60-day period, your funeral package will still be arranged by Ecclesiastical Planning Services and paid for by your insurance policy, provided that your loved ones make up the missed payments to us. If they don't, what happens will depend on how many payments have been made in total. Please see What happens if I stop paying? below for details.

If you're struggling to make payments, you should contact us to discuss your options.

What happens if I stop paying?

If you miss a payment and it is not paid back within 60 days, our next step will depend on how long you've made payments for.

If you've made all of your payments up to the date which is halfway between the start of your funeral plan and your Final Payment Date, your funeral package won't be carried out. Instead, you will qualify for a contribution towards the cost of a funeral which will be paid to your personal representatives when you die.

Your policy schedule will specify the date which is halfway between the start of your funeral plan and your Final Payment Date, and the contribution you'd qualify for if you stopped paying on this date. You'll also find more information about how we calculate this contribution in your policy schedule.

If you've not yet made all of your payments up to the date which is halfway between the start of your funeral plan and your Final Payment Date, we'll cancel your funeral plan. You won't get any payments back and your funeral package will not be carried out when you die.

In either case, once 60 days have passed after a missed monthly payment, you can't start making payments again, or make up missed payments.

What happens if I'm not allocated a funeral provider when I buy my funeral plan?

When you buy your funeral plan you will be allocated a funeral provider to carry out your chosen funeral package, if one is available at that time based on your address. If there isn't one available at the time you buy your funeral plan, Ecclesiastical Planning Services will attempt to find and appoint a funeral provider within 30 days of the date your funeral plan starts (as shown in your policy schedule).

If Ecclesiastical Planning Services are unable to appoint a funeral provider to carry out your chosen funeral package within that time we'll cancel your funeral plan and refund any payments you've made.

② What to do when the planholder dies

If the planholder dies during the first year of their funeral plan

Please contact Royal London directly on 0345 266 5400.

If the planholder dies after the first year of their funeral plan

Please contact the funeral provider shown on the certificate of entitlement.

The person arranging the funeral will need to provide the certificate of entitlement and either a medical or death certificate to the funeral provider.

The funeral provider will confirm the details of the funeral plan and may ask the planholder's personal representatives to contact us. This will happen if the planholder has made a contribution payment, or if they have missed a payment or stopped paying. The funeral provider will also ask the planholder's personal representative to contact us if the planholder has died as a result of an accident during the first year of their funeral plan.

If you have any questions about what you should do, or if you can't find the certificate of entitlement, please call us on the number above.

What happens next?

When the funeral package has been carried out, Ecclesiastical Planning Services will make a claim to us directly under the insurance policy for the amount needed to cover the cost of your funeral package. Once we've approved the claim, we'll pay the amount claimed to Ecclesiastical Planning Services and they'll pass the money to the funeral provider.

If the planholder held a Traditional Funeral Plan and chose to make a contribution payment towards the cost of additional items, the planholder's personal representative will be informed of the value of this amount by the funeral provider when they are arranging the funeral. We will pay this amount to the planholder's personal representatives.

If we've received any payments since the death of the planholder, we'll refund these to the planholder's personal representatives. If this refund is delayed by more than two months, we'll add interest to the amount we pay to your personal representatives. The rate we use is the Bank of England base rate minus 0.5%, subject to a minimum interest rate of 0.5%. Interest is calculated on a daily basis.

We may need to see the planholder's will or other legal documents before we make a payment to the planholder's personal representative. We'll only ask for things that we reasonably need to make the payment. This might include the original grant of representation (or grant of confirmation in Scotland), this is a document issued by a court which proves who the personal representatives of the estate are.

If your family arrange your funeral without realising you had this funeral plan, or have arranged your funeral separately they should contact us. We won't pay for your funeral but if you've made all your monthly payments we'll pay out the value of your funeral plan to your personal representatives instead.

If any amounts are paid into your estate, inheritance tax may have to be paid on them. Please bear in mind that tax rules may change in the future, which could affect the taxes paid if your claim amount is paid into your estate. If you're unsure of your tax position you should seek professional advice.

③ Making changes

Changes we need to know about

You need to let us know if you change your name, address or bank account. Please call us on 0345 600 7788.

If you have chosen the Traditional Funeral Plan and move within the UK, Ecclesiastical Planning Services may need to appoint a new local funeral provider to carry out your funeral package and we will confirm this with you.

If you leave the UK to live in another country permanently your funeral plan will continue if you continue to make your monthly payments from a UK bank account, but your funeral package must be carried out in the UK. Your loved ones will need to cover the cost of repatriation back to the UK. If you were not repatriated back to the UK, we will pay out the value of your funeral plan to your personal representatives instead.

Can I increase or reduce my monthly payments?

No, you can't increase or reduce your payments.

If you'd like to take a break from making your monthly payments, please call us on 0345 600 7788 and we can talk to you about your options. At any time after the first year of your funeral plan, you can ask us for a 'payment holiday' to help you get back on top of your finances. Taking a payment holiday means you can have a break of up to six months from making your monthly payments, and your funeral plan will still continue. However, you will have to make up all the missed payments at the end of your payment holiday, and start your monthly payments again, for your funeral plan to continue after that point.

You must contact us to apply for a payment holiday. You can apply for a maximum of two payment holidays during your funeral plan, and only one payment holiday can be taken within any twelve month period.

If you die during your payment holiday your funeral package will still be paid for provided that your loved ones make up the missed payments. If they don't, what happens will depend on how many payments have been made in total. Please see What happens if I stop paying? on page 12 for details.

How we can make changes

Our aim is never to make changes to your funeral plan. However, we or Ecclesiastical Planning Services may have to do so for the following reasons:

- In circumstances beyond our control – such as a change in law, taxation or regulation or where we or Ecclesiastical Planning Services need to comply with a legal or regulatory decision or recommendation.
- To correct an error where it is reasonable to do so. For example, if something is missing from your funeral plan terms which means that there is an inconsistency with your policy schedule or the policy summary document.
- To allow for changes in the way we administer your funeral plan where we consider it necessary to do so. For example, where it becomes impractical or impossible for us to provide your funeral plan; or where it could result in our customers being treated unfairly.
- Where we or Ecclesiastical Planning Services want to make a new service or feature available to you or make a reasonable change that won't negatively affect you.

Wherever possible, we'll do our best to give you advance notice before we or Ecclesiastical Planning Services make a change. If any change is to your disadvantage, we'll aim to tell you in writing 30 days before we make it. If that's not possible, we may have to give you less notice and we'll let you know as soon as we reasonably can.

We may send you a letter that sets out the changes to your funeral plan terms and conditions, which will also form part of your legal agreement with us and Ecclesiastical Planning Services.

The changes we and Ecclesiastical Planning Services may make to how your personal information is handled are explained separately in section 8 on page 18.

④ How to complain

We hope that you never have a reason to complain about your funeral plan. If you do, we'd like to put things right.

If your complaint relates to your insurance policy, or the way in which your funeral plan was sold to you, please contact us using the details below.

If you write to complain, please supply your policy number.

Phone: 0345 600 7788

Email: d2ccustomerservice@royallondon.com

Post: Customer Services, PO Box 409, Royal London House, Alderley Road, Wilmslow, SK9 0EG.

We'll do our best to resolve your complaint within eight weeks and if we either don't resolve it within eight weeks or if you aren't satisfied with our final response to the complaint, you can then contact the Financial Ombudsman Service. This is an impartial service. It can examine your complaint and make a legally binding decision on what we should do.

If your complaint relates to your funeral package, please contact us using the details above and we will forward your complaint to Ecclesiastical Planning Services. If you aren't satisfied with Ecclesiastical Planning Services response, you can then contact the Funeral Planning Authority.

If your loved ones have a complaint about the way the funeral was carried out, they should contact the funeral provider directly and send a copy of the complaint to us at the address above.

Financial Ombudsman Service contact details

Phone: 0800 023 4567 (calls to this number are free on mobile phones and landlines) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers).

Post: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Funeral Planning Authority contact details

Phone: 0845 6019619 (calls cost 5p a minute plus your phone company's access charge)

Post: Funeral Planning Authority, Barham Court, Teston, Maidstone, Kent, ME18 5BZ

Email: info@funeralplanningauthority.co.uk

Website: www.funeralplanningauthority.co.uk

Using the Financial Ombudsman Service or the Funeral Planning Authority doesn't affect your legal rights. If you, or your personal representatives, are not happy with the Ombudsman's or the Authority's decision, you may still be able to take legal action against Royal London or Ecclesiastical Planning Services respectively.

The law of England and Wales applies to this funeral plan. Any legal claims relating to this funeral plan will be heard in the courts of England and Wales.

⑥ Cancelling your funeral plan

You can cancel your funeral plan at any time by calling 0345 600 7788.

Alternatively, you can write to us at: Customer Services, PO Box 409, Royal London House, Alderley Road, Wilmslow SK9 0EG

Cancelling within 30 days

If you cancel within 30 days of the date your funeral plan starts (as shown in your policy schedule) we'll refund any payments you've made.

If you cancel after 30 days have passed, you won't get a refund.

Cancelling after making at least half of your payments

If you cancel and have paid at least half of your payments between the start of your funeral plan and your Final Payment Date, you'll qualify for a contribution towards the cost of a funeral. See What happens if I stop paying? on page 12 for more information.

⑥ How is my funeral plan protected?

Royal London

Your policy is covered by the Financial Compensation Scheme (FSCS). In the unlikely event that Royal London was unable to pay claims because it had stopped trading, you should be able to claim from the FSCS if your funeral package hasn't already been carried out. You can find out more by visiting www.fscs.org.uk or contacting the scheme directly using the details below.

Post: Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY
Phone: 0800 678 1100 or 0207 741 4100

Ecclesiastical Planning Services

Ecclesiastical Planning Services is a funeral plan provider that has worked with a network of funeral directors for over 25 years. In the unlikely event that Ecclesiastical Planning Services was unable to arrange your funeral because it had stopped trading, the other registered providers pledge to examine ways in which the Funeral Planning Authority might assist in arranging delivery of your funeral. You can find out more by visiting www.funeralplanningauthority.co.uk or contacting the Funeral Planning Authority directly using the details on page 16.

In this circumstance, and if your funeral hasn't already been carried out, your insurance policy will continue unaffected. We may pay out the value of your funeral package to a replacement funeral provider or, if your funeral package can't be carried out, to your personal representatives.

Funeral provider

In the unlikely event that your funeral provider was unable to carry out your funeral package because it had stopped trading, Ecclesiastical Planning Services will select a replacement and we'll get in touch with you to let you know.

If your funeral provider stops trading after you die, and before your funeral package is carried out and Ecclesiastical Planning Services are unable to select a replacement funeral provider, we may pay any proceeds which are due to be paid under your funeral plan to your personal representatives. Please see What to do when the planholder dies on page 13 for more information on payments to your personal representatives.

⑦ Royal London's financial situation

We want to provide you with clear information about Royal London's financial position, so we have created a Solvency and Financial Condition Report. In it, you'll find more details about Royal London's business and company performance.

The report is produced annually and you can access it at royallondon.com/solvency.

⑧ How is my personal information used?

This section is a notice which we are required to give you under the data protection laws. We, The Royal London Mutual Insurance Society Limited and Ecclesiastical Planning Services will collect and use your personal information, including any sensitive personal information such as your medical information where necessary.

We may update this notice from time to time and we will alert you to any important updates. It's not meant to be a legal contract between you and Royal London, and does not affect your rights under the data protection laws.

In this notice we have included the uses that we feel would be most important to you.

We use your information for the following:

- Arranging, providing, administering your plan and managing any queries or claims.
- Assessing medical and lifestyle information - we only do this when it is necessary to set up your plan or consider your claim for ill health.
- Verifying your identity and carrying out fraud prevention checks. We will use a reputable reference agency who will access a range of data such as information from the electoral register. Although we will keep a record of this search, we will not share it outside the Royal London Group.
- To ensure we meet our legal and regulatory responsibilities.
- If we lose touch we will use a trusted 3rd party to find you and reunite you with your plan, where we can.

We also use your information for other activities. Where we do this we require a 'legitimate interest'. This is when each activity is assessed and your rights and freedoms are taken into account ensuring that nothing we do is too intrusive or beyond your reasonable expectation. We use legitimate interests for:

- Market research - We use personal information to help us understand that our products and services suit the needs of our customers and meet your expectations. We also do this to improve your customer experience.
- Analytics and Insight - We generally combine your information with other customers' in order to check if our products are priced fairly and are suitable for our customers. We also do this to check that our communications are easy to understand.
- Marketing and Communications - To send you information about your products and other products you may be interested in.
- We use a trusted 3rd party to help us to provide you with communications relevant to you, and reduce the chances of you receiving information you wouldn't want. There is more information on marketing and communications in our full Privacy Notice on our website.

We may monitor and record phone calls, such as when you apply or when dealing with queries and claims, for training and quality purposes. We do this so we have accurate records of what you tell us to do.

Providing information about someone else

If you provide information to us about someone else, you must have their permission to do so, and have told them about how we will use their personal information.

How long will you hold my personal information?

We'll keep your personal information for as long as is needed, for the purpose for which it was collected, and to comply with our legal and regulatory responsibilities. This will involve keeping your information for a reasonable period of time after your plan or your relationship with us has ended.

If there aren't any legal, regulatory or contractual requirements, any other personal information is kept for seven years from the date your plan ended.

How will my personal information be shared?

Your information will be used by employees of Royal London, who need to see or work on your policy. In addition to our own staff we share your information with other companies so that we can administer your policy and provide our services to you. Such as:

- other companies within the Royal London Group;
- with Ecclesiastical Planning Services who will process your personal information in order to:
 - set up, provide and administer your funeral package;
 - carry out checks to prevent fraud; and/or
 - meet any legal or regulatory responsibilities
- our service providers and agents e.g. who print your annual statement, our data storage providers, who send an email on our behalf following a quote;
- approved IT specialists e.g. those who support our IT systems;
- our third party advisers, such as auditors, underwriters, reinsurers, medical agencies and legal advisers;
- identity authentication and fraud prevention agencies; and/or
- legal and regulatory bodies.

How will my personal information be protected?

We will protect your personal information with the right level of security. Depending on the policy you have with us, some of your personal data might be processed overseas outside of the European Economic Area (EEA). We take the steps needed to make sure that your information is treated securely and has the right legal protection.

How can I find out more?

You can find out more information about how we handle your personal information by visiting our Privacy Notice at www.royallondon.com/legal/privacy/

Our full Privacy Notice contains more detail on:

- (i) our legal grounds for using your personal information (including more information about our legitimate interests and our approach to sending marketing communications);
- (ii) how your personal information is protected if we transfer it overseas;
- (iii) how we protect your personal information;
- (iv) how long we keep your personal information for; and
- (v) your rights under the data protection laws and how to exercise them (including how to object to marketing we send to you and to processing done under legitimate interests)

Marketing

You have a specific right to object to marketing we send to you. If you would like to do this or change how you'd like to receive marketing, please contact us on **0345 600 7788** or by email at **GDPR@royallondon.com**

What are my rights?

If you are not able to access the full Privacy Notice at **www.royallondon.com/legal/privacy/** or you would prefer a recorded version you can call **0800 085 8352**. If you prefer to receive the full Privacy Notice in another format, please also use this telephone no, or contact us at the email or postal address below.

If you wish to use any of your rights under the data protection laws, please contact us. For example, you might want to access a copy of your information, or to correct any inaccurate information. You should contact our Data Protection Officer by email at **GDPR@royallondon.com** or by post to **Royal London, Royal London House, Alderley Road, Wilmslow, Cheshire, SK9 1PF**.

Part 2: Your funeral package

① What services are included in my Funeral Package?

The Traditional Funeral Plan – This plan covers the typical expenses you would associate with a traditional funeral

What is included – if anything is not listed here then it is not covered by your funeral package

- Your choice of a burial (subject to you independently purchasing a burial plot) or a cremation (subject to agreeing the location of the crematorium at the time with the funeral director).
- ❗ The choice between burial or cremation needs to be made when you apply, this decision cannot be changed once your Traditional Funeral Plan starts.
- An allocated funeral director, this will be selected by Ecclesiastical Planning Services.
- ❗ Your allocated funeral director may have to change in certain circumstances, please see Part 1 of these terms and conditions for more information.
- Collection of the deceased within 25 miles of the appointed funeral director, at any time 24 hours a day.

- Care of the deceased by the allocated funeral director for up to 14 days.
- Viewing of the deceased by prior appointment with the funeral director at their premises.
- Doctors' fees for certificates for cremation (only applicable to England, Wales and Northern Ireland).
- The Minister or Officiant's fee for a service at the cremation or burial location.
- Up to 50 four page A5 black and white Order of Service Cards.
- A veneered coffin.

Burial Only

- Burial fee for the digging and interment of a single-depth grave, at a local cemetery, churchyard or graveyard.
- Transportation of deceased by motor hearse and one limousine for mourners with collection from one location to a local cemetery and back to the same location, or on to the wake within 25 miles.
- ❗ Additional costs may apply for requests that the burial is carried out during a weekend, on a public holiday or outside of the cemetery's normal hours.

Cremation only

- Transportation of deceased by motor hearse and one limousine for mourners with collection from one location to a local crematorium and back to the same location, or on to the wake within 25 miles. Fees payable for certificates for cremation.
- The crematorium's fee.
- Ashes contained in a suitable receptacle and made available for collection from the funeral director's premises or the crematorium – by prior appointment.
- ❗ Additional costs may apply for requests that the cremation is carried out during a weekend, on a public holiday or outside of the crematorium's normal hours. Additional costs may apply for any additional requests as part of the cremation such as DVDs, PowerPoint, etc.). These additional costs are not included in your funeral package.

What is not included

- Collection of the deceased from a location greater than 25 miles of the appointed funeral director.
- ❗ Excess collection costs must be paid directly to the funeral director.
- Cost of any funeral service at a location separate to the burial or cremation.
- Church fees for a church service or alternative place of worship.
- Transportation (neither the hearse nor the limousine) between different locations for the funeral service and the crematorium or burial, if a separate funeral service has been arranged.

- Costs charged by a third party incurred in the collection of the deceased e.g. ferry crossings.
- Collection of the body from overseas and repatriation back to the UK.
- The cost of embalming is not included as part of care of the deceased.
- An organist, choir or any live music at your funeral service.
- Death certificates.
- Any doctor's fees other than for certificates for cremation.
- Any medical examiners fees that may be introduced in the future.

Burial only

- Purchase of a burial plot.
- Preparation of a burial plot e.g. removal of an existing headstone, grave kerbing or gravel.
- A memorial such as a headstone or additional work to an existing memorial e.g. cleaning, repairs or additional inscriptions.
- A woodland burial.
- Any temporary grave marker.

! These are required by some cemeteries.

Cremation only

- Any costs relating to the interment or disposal of ashes (including Local Authority fees, Minister or Officiant's fees).
- Delivery of the ashes outside of the UK.
- An ashes casket, an urn or a scatter tube.
- A memorial such as a plaque.
- Removal of a pacemaker, other mechanisms, artificial parts and medical procedures required to remove such mechanisms or parts.

What is optional available if you apply over the phone or online only

- Upgrade the veneered coffin to a superior veneered coffin or a solid wood coffin
- Add up to two additional limousines.
- Make an additional payment into your funeral plan at the time you buy it, to be used as a contribution towards the cost of additional items that aren't included in your Traditional Funeral Plan.

If you would like to include any of these options we will provide you with confirmation of the additional monthly cost when you buy your Traditional Funeral Plan.

The Alternative Cremation Plan – a low cost cremation package that does not include a funeral service

What is included – if anything is not listed here then it is not covered by your funeral package

- Collection of the deceased from anywhere in the UK, at any time 24 hours a day.
 - Care of the deceased.
 - Doctors' fees for certificates for cremation.
 - Transportation of the deceased to the crematorium.
 - The crematorium's fee.
 - Cremation.
 - Delivery of the ashes in the UK to the person responsible for arranging the funeral in a suitable container.
- ❗ It is important for you to know that your loved ones would not be able to attend the cremation if you choose the Alternative Cremation Plan. This is because the cremation service provider will have the choice of carrying out the cremation anywhere in the UK and at any time of day.

What is not included

- A funeral service.
- Collection of the deceased from overseas and repatriation to the UK.
- A memorial e.g. a plaque.
- Any contribution towards flowers or a wake.
- Delivery of the ashes outside of the UK.
- Any costs relating to the interment or disposal of ashes (including Local Authority fees, Minister or Officiant's fees).
- An ashes casket, an urn or a scatter tube.
- Death certificates.
- Any doctor's fees other than for certificates for cremation.
- Any medical examiners fees that may be introduced in the future .
- Removal of pacemaker, other mechanisms, artificial parts and medical procedures.
- The cost of embalming.

A funeral provider may need to change particular goods or services which are part of your chosen funeral package but any changes will be of an equivalent quality and standard.

If you would like this information in a different format, such as large print, in Braille or on a CD, please call 0345 600 7788



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