

Funeral plan summary



It's what we do

Co-op Funeral Plans Limited

Authorised and regulated by the Financial Conduct Authority Firm Reference Number 962119

Please ensure you read this carefully.

This is a summary of the funeral plan. For further information, please refer to our pre-contractual documentation and terms & conditions or contact us using the details below. You can call us on **0800 289 120**, e-mail funeralplanenquiries@coop.co.uk or by post at Customer Services, Funeral Planning Team, Co-op Funeralcare, 1 Angel Square, Manchester, M60 0AG.

What products and services are included in my funeral plan?

Funeral Plan type: Simple Cremation Plan	
Provision of all Funeral Directors services to make the funeral arrangements	✓
Hearse and personnel required for the funeral	Suitable vehicle of our choosing
Funeralcare colleagues to carry the coffin (pallbearers)	Provision of a wheeled bier or family can carry where allowed
Flexible funeral cortege, up to 20 miles (traditional funeral procession)	Directly to the crematorium from the funeral home
Mutual agreement on date and time of the funeral with the crematorium	Restricted days normally Tue-Thur before 10.30am or after 3pm
24 hours a day, 7 days a week transfer of the deceased within the UK (within a 50 mile radius)	✓
Care and preparation of the deceased, including the use of a private remembrance room	✓
A fully lined and fitted coffin	Basic coffin
Visiting by appointment, in a private remembrance room	Restricted to working hours (9am-5pm)
Third party fees including Cremation fees (at a local crematorium) and Officiant's fees	Includes an inflation linked contribution [^] of £850 towards these costs. We reserve the right to use our preferred crematorium in the local area

[^]We will adjust the contribution annually in line with general inflation based on the Consumer Price Index measure of inflation (CPI)

What products and services are not included in my funeral plan?

The below table shows items NOT included in your plan.

Provision of a limousine for family/mourners	✗
Doctor's fees	✗
Fees for a service at a separate location to the crematorium	✗
Additional products and services such as flowers, memorial items, stationery and catering	✗
Embalming and if we have to remove a medical device (for example, a pacemaker)	✗

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Eligibility criteria

You must be a UK resident and be over 18 years when you buy your plan. If you're paying by monthly instalments over 2-25 years, you must have made all your payments by your 80th birthday. You cannot transfer your plan to another person.

How do I make changes to my plan?

You are able to make changes to your plan and there is no administration charge for making changes. We outline all of the potential change scenarios and how this may affect your plan in our terms and conditions. Please contact us if you wish to make any changes and we can talk this through with you. Please note you can only change your payment term once per year. For more information on making changes or cancelling your plan, see our terms and conditions or visit coop.co.uk/funeralplans

When and how do I pay?

There are 3 ways to pay:

1. Pay in full
2. Spread the cost over 6 or 12 months with no additional costs. A minimum deposit of £99 is required.
3. If you choose monthly instalments over 2-25 years, instalment charges apply, as you'll be paying over a longer period. Therefore you'll pay more for your plan than if you chose to pay in full or over 6 or 12 months. If you choose monthly instalments, a minimum deposit of £99 is required, regardless of the duration.

What happens if I die before payments are completed?

If you're spreading the cost over 6 or 12 months, the person arranging your funeral will need to pay the balance so that we can deliver the plan or they can choose to cancel the plan and we will return your payments.

If you're paying in instalments over 2-25 years and die after 12 months, as long as your payments are up to date, we won't collect the outstanding balance on the plan and our Funeral Director can deliver your plan. However, if your payments are not up to date, the person arranging your funeral will need to pay those missing payments before the funeral can be provided.

If you die within 12 months of purchasing the plan (and your death wasn't an accident) and your payments are up to date, the person arranging the funeral will have two options:

1. to pay the balance so that we can provide your funeral; or
2. to not pay the balance and we'll cancel your plan and return your payments.

If you die within 12 months and your death was as a result of an accident, we'll provide the funeral. However, if the payments are not up to date, the person arranging your funeral will need to pay those missing payments before the funeral can be provided.

What happens if I miss a payment?

It's important that you contact us as soon as you can if you're finding it difficult to pay your monthly payments.

1. If you're spreading the cost over 6 or 12 months and you miss 3 payments in a row, **we may cancel your plan and pay back the money paid less our £125 cancellation fee.**
2. If you're paying in instalments over 2-25 years and you miss 3 payments in a row, **we have the right to cancel your plan and give you back the money you've paid, less our £125 cancellation fee, if your plan is cancelled after 12 months.**

How do I cancel my plan?

If you have paid in full or you are spreading the cost over 6 or 12 months, you can cancel at any time. If you cancel within 30 days of purchasing your plan, we'll provide a full refund of all payments made (including any deposit). If you cancel after 30 days, we'll refund the payments you have made (including any deposit) but deduct our £125 cancellation fee.

If you're paying by monthly instalments over 2-25 years, you can cancel at any time. If you cancel (or die from anything other than an accident) within 12 months of purchasing your plan, we'll provide a full refund of all payments made (including any deposit). If you cancel after 12 months, we'll refund the payments you've made (including any deposit) but deduct our £125 cancellation fee.

You can cancel your plan by using the contact details below:

- By phone: **0800 289 120**
- By email: **funeralplanenquiries@coop.co.uk**
- In writing to us at: **Customer Services, Funeral Planning Team, Co-op Funeralcare, 1 Angel Square, Manchester, M60 0AG**

How do I make a complaint?

If you want to make a complaint, in the first instance you should contact us. You can make a complaint in any of our Co-op Funeralcare homes, or by contacting us in the following ways:

Phone: 0800 083 6301

Email: funeral.complaints@coop.co.uk

Post: Client Relations Team, Co-op Funeralcare, 1 Angel Square, Manchester M60 0AG

Once we have the details, we'll get your complaint to the right person and let you know who'll look into your concerns. We'll keep you updated on our investigation and try to resolve your complaint within 3 working days. If this isn't possible, we'll keep you updated regularly on the progress of your complaint with the aim of sending you a detailed final response within eight weeks of the date of receipt of your complaint. In the unlikely event that this deadline cannot be met, we'll write to inform you of this delay and let you know your options.

If you're not satisfied with our final response, you may be eligible to take your complaint to the Financial Ombudsman Service (FOS). You can refer your complaint to the FOS via their website at www.financial-ombudsman.org.uk and using one of their online complaint forms or by calling their helpline on 0800 023 4567.

Financial Services Compensation Scheme

If we're unable to meet our commitments to you, your funeral plan is protected by the Financial Services Compensation Scheme (FSCS). The FSCS is a body, funded by the financial services industry, providing automatic protection if Co-op Funeral Plans Limited goes out of business. You can find more information about the FSCS compensation scheme at www.fscs.org.uk or by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

Information concerning potential funeral plan provider failure

In the unlikely event that our business fails, the insolvency practitioner will seek to make arrangements with a third-party funeral plan provider to transfer your plan to ensure that your funeral can still be provided when you die on terms corresponding, in all material aspects, to your funeral plan. However, if this is not possible, you (or your next of kin if you have died) will have a legal right to claim your monies back from Royal London direct. As such, by purchasing this funeral plan, you consent to your funeral plan being transferred to another funeral plan provider on the same terms in the event that our business fails. If a transfer of your plan to another provider or return of your monies is not possible, you will be entitled to compensation under the Financial Services Compensation Scheme ("FSCS").

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What products and services are included in my funeral plan?

Funeral Plan type: Simple Burial Plan	
Provision of all Funeral Directors services to make the funeral arrangements	✓
Hearse and personnel required for the funeral	✓
Funeralcare colleagues to carry the coffin (pallbearers)	Provision of a wheeled bier or family can carry where allowed
Flexible funeral cortege, up to 20 miles	Directly to the place of burial from the funeral home
Mutual agreement on date and time of the funeral with the burial ground	Restricted days normally Tue-Thur before 10.30am or after 3pm
24 hours a day, 7 days a week transfer of the deceased within the UK (within a 50 mile radius)	✓
Care and preparation of the deceased, including the use of a private remembrance room	✓
A fully lined and fitted coffin	Basic coffin
Visiting by appointment, in a private remembrance room	Restricted to working hours (9am-5pm)
Third party fees including Burial fee (single), gravedigger fee (where applicable) and Officiant's fees	Includes an inflation linked contribution [^] of £850 towards these costs.

[^]We will adjust the contribution annually in line with general inflation based on the Consumer Price Index measure of inflation (CPI)

What products and services are not included in my funeral plan?

The below table shows items NOT included in your plan.

Provision of a limousine for family/mourners	✗
Doctor's fees	✗
Purchase of a burial plot (grave/lair)	✗
Fees for a service at a separate location to the place of burial	✗
Additional products and services such as flowers, headstone, memorial items, stationery and catering	✗
Embalming and removal of a medical device (for example, a pacemaker)	✗

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