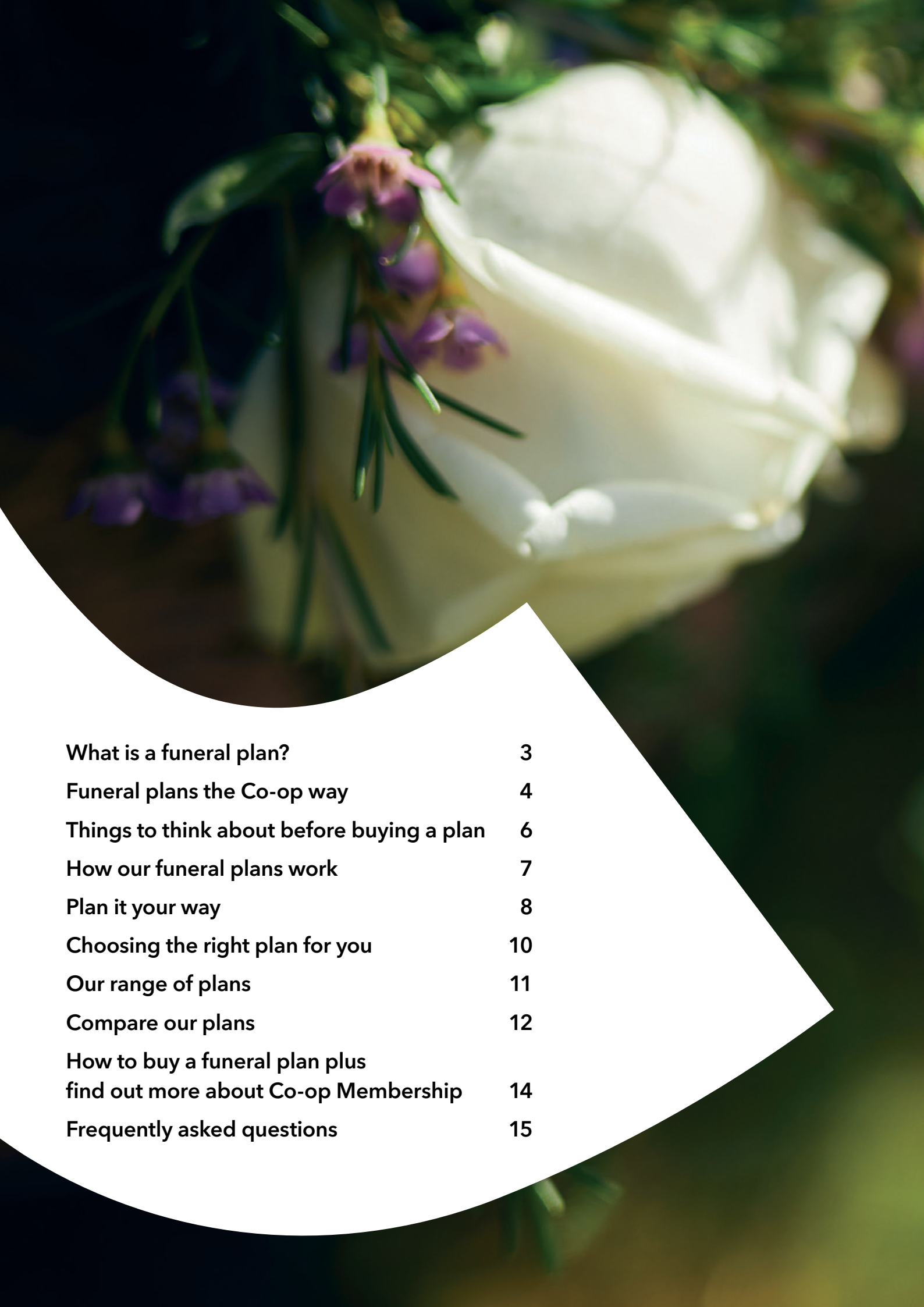


Funeral Plans



co
op

Funeralcare



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What is a funeral plan?



A funeral plan is the easy way to arrange and pay for your funeral in advance, giving you comfort in knowing that costs are covered.

It also allows you to choose how you want to be remembered, which can remove any uncertainty the person arranging your funeral may have about your final wishes.

The benefits of planning ahead

- ✓ **Peace of mind**
You've arranged and paid for your funeral in advance
- ✓ **Plan it your way**
You can share your wishes for your funeral so your family and friends can focus on celebrating your life as you wanted
- ✓ **Support for the person arranging the funeral**
We'll be here to provide guidance and reassurance to the person arranging the funeral when the time comes, we'll be with them every step of the way

Funeral plans the Co-op way

For over 100 years, we've helped the nation celebrate the lives of its loved ones.

We take care of everything

With funeral homes in the heart of communities across Great Britain, you'll have peace of mind that we can both plan and carry out your funeral, exactly as you wanted.

Range of funeral plans

We offer a choice of 5 funeral plans: Direct Cremation, Simple, Bronze, Silver and Gold. Each comes with a different combination of services so you can choose the one that's right for you.

Our commitment to you

If you pay in monthly instalments, we'll carry out the services in your plan, even if you die before the plan is paid in full[^]. We'll be there for the person who is arranging your funeral when the time comes, providing them with support at every step of the way.

We keep your money safe

By choosing a Co-op Funeralcare plan you can be confident that your money is safe. Your money is protected and your funeral will be provided when the time comes. See page 16 for details of how we keep your money safe.

You can start a plan today

There's no upper age limit (depending on the payment option you choose) and you don't need to have a medical. We'll never sell you a plan unless you're sure it's right for you and your budget.

Payment options

There are three ways to choose from to pay for a plan:

- 1 Pay in full as a lump sum payment;
- 2 Spread the cost over 6 or 12 months; or
- 3 Monthly instalments between 2-25 years or a maximum of 5 years for an unattended plan.

Paying in full as a lump sum payment

If you choose to pay in full, we'll provide the funeral services in accordance with your plan when the services are needed.

Spreading the cost over 6 or 12 months

- You'll need to pay a minimum deposit payment of £99 or more.
- There are no additional costs if spreading the cost over 6 or 12 months.
- We'll provide your funeral when you die only if your funeral plan has been paid for in full. If you die before all payments have been made, the person arranging your funeral will need to pay the balance.

Paying in monthly instalments between 2-25 years or a maximum of 5 years for an unattended plan

- You'll need to pay a minimum deposit payment of £99 or more.
- You must finish paying all instalments by your 80th birthday.
- If you die after 12 months, as long as your payments are up to date, we won't collect the rest of the balance on the plan and our Funeral Director will deliver the services in the plan*.

As you'll be paying over a longer period of time, there will be an instalment charge (as set out and explained in your quotation and funeral plan summary). The instalment charge is added to the cost of your funeral plan and will cover any additional investment risk, administration costs and a payment waiver in case you die before making all payments.

[^] If you choose to make monthly payments over 2-25 years, and you die after 12 months (or if you die within the first 12 months following purchase as a result of an accident), we will deliver all the services provided in your plan, even if you've not finished paying for it. All previous payments must be paid up to date and your funeral must be carried out by one of our approved funeral directors. See our terms and conditions.

* See our terms and conditions. Instalments must be paid up to date and your funeral must be arranged and carried out by one of our Funeral Directors.



Good to know

- ✓ Our attended plans are available for both burial and cremation
- ✓ Our unattended plan is available for cremation only
- ✓ Buy a plan in person at one of our funeral homes, over the phone or online
- ✓ If you choose to pay between 2-25 years, all instalments must be paid by your 80th birthday
- ✓ If you change your mind, you can amend or cancel your plan within 30 days at no charge. See page 18 for more information
- ✓ Sign up and become a Co-op Member today to save. See page 14 for more information

Award winning funeral plans

At the Co-op, we provide the best possible service at a competitive price. We don't compromise on the quality of our plans and make sure we do the right thing by our customers. This has been recognised by independent financial experts.

We've been awarded 5 star ratings from Fairer Finance and Defaqto for our Gold Plan.

Moneynet agree that our funeral plans are the best as they named us Best Funeral Plan Provider for the 7th year running.



Talk to us



We have over 800 funeral homes so, if you prefer, you can talk to us in person about a funeral plan. Find your local funeral home at coop.co.uk/funeral-directors



Call our Funeral Planning Team on **0800 289 120**
Monday to Friday: 9am - 5pm

Visit coop.co.uk/funeralplans

Things to think about before buying a funeral plan

If a funeral plan is something you'd like to consider for your own funeral arrangements, there are some things we suggest you think about first.

A funeral plan is a financial plan designed to cover funeral costs. It's not a savings account and will not provide a cash pay-out on your death.

The funds will only be used to pay for the items in your funeral plan.

If you already have arrangements in place, such as other accounts or policies to pay for your funeral, then you're unlikely to need a funeral plan.

To buy a funeral plan, you have to be:

- aged 18 years or over
- a resident of the UK

If you have a terminal illness diagnosis, buying a funeral plan now may cost more than arranging a funeral at today's prices. This is because funerals cost more over time and our plans account for that. Funeral prices and third-party costs also vary throughout the UK. You can check today's funeral prices and estimated third party costs in your area by using our Funeral Cost Calculator at coop.co.uk/funeralcare/funeral-costs/calculator. You can also discuss this further by calling 0808 239 0458 and our advisors will be able to talk you through the options available.

Paying for a grave/lair

As prices and availability vary across the UK, none of our burial plans include the cost of buying a grave/lair. Your local Funeral Director will be able to guide you through the process of buying a burial plot. Our burial plans also don't include a memorial or headstone.

Nominate a funeral home

When you buy a funeral plan, **we'll ask you which of our funeral homes you'd like to nominate to take care of the arrangements for your funeral.** We have over 800 funeral homes across the country and you can use the finder tool on our website at coop.co.uk/funeral-directors to find the one closest to you. If you move house or you simply want to change your nominated funeral home, let us know and we'll update your plan.

Nominate a representative

It's important that your loved ones know that you have a funeral plan in place, so we'll ask you to tell us the name of someone who will be likely to make the funeral arrangements. This could be a family member or friend. We call this person the 'Nominated Representative' or sometimes the 'Nominated Person'. You can change your nominated representative at a later date, too.

You don't have to nominate someone, but to make sure your plan is carried out, it's important that someone knows how to contact us when the time comes. Plus, if others are unaware of the plan, it may not be used.

Paying for a plan for someone else

It's possible to purchase a funeral plan on behalf of someone else if they have a lasting power of attorney (LPA) or an equivalent legal permission. To do this, we'll need to see the original or certified copy of the relevant documentation.

Co-op Legal Services, part of the Co-op Group, offer straightforward legal advice and a range of services that can bring you peace of mind. For advice on making a will, putting an LPA in place, bereavement support or probate services, call the team on 0330 606 9437.

Good to know

- ✓ If you buy a plan and move house, let us know by giving us a call and we'll update your plan details at no extra cost
- ✓ If you're buying a plan in one of our funeral homes, you'll need to bring 2 forms of ID to confirm your identity and address



How our funeral plans work

- 1 Choose and buy the right funeral plan for you
- 2 We send out your pack that includes a plan summary, care cards, a funeral wishes form and our terms and conditions
- 3 If you choose a 'Nominated Representative', they will also receive a copy of your plan
- 4 You can fill in the funeral wishes form, return it to us and we will keep it safe
- 5 You can share your care cards with whoever is most likely to arrange your funeral
- 6 When you die, they contact us and we'll help them carry out your funeral

Plan it your way

Make it personal to you

When you buy a funeral plan with us, you can let people know your wishes, including any personal touches you might want with our funeral requests service.

It's entirely up to you what you choose to record with us.

When choosing an attended funeral, you might want to:

- Ask everyone to wear your favourite colour
- Choose a place of worship or venue for the service that's important to you
- Pick music that means something to you
- Tell us what you want to be dressed in
- Have a hobby that you want to feature at your funeral
- Detail where you'd like to be buried or what you want to happen with your ashes
- Pick flowers, readings or music for your funeral

For an unattended funeral, you might want to:

- Decide what you want to happen to your ashes
- Pick a specific place you would like your family and friends to celebrate your life
- Suggest any traditions you would like your family or friends to continue

Funeral wishes and requests aren't part of a funeral plan, but we'll keep them safe and share them with the person arranging the funeral when the time comes and you can change your requests at any time.

If you don't want to record your wishes with us and would rather share with family or friends, that's fine too. If you need help with starting your conversation, visit

coop.co.uk/conversation

Good to know

- ✓ You can record your funeral wishes using our funeral requests service, and these can be changed at any time
- ✓ Any additional services requested by the person arranging your funeral, that are not already in your plan, may incur additional costs and will need to be paid at point of arrangement

**“I want everyone I love
to say something at
my funeral and share
their memories”**



Choosing the right plan for you



Good to know

- ✓ **Unattended funeral**
This is a cremation with no funeral service for people to attend
- ✓ **Attended funeral**
This includes a funeral service people can attend for a burial or cremation

We offer a choice of 5 plans and they each come with a different combination of services, so you can choose the one that most closely fits your needs and budget.

The three ways our plans differ are:

- 1 The type of service they include; an attended funeral service for people to attend, or an unattended funeral with no one present
- 2 Their coverage of third party fees; fully guaranteed, or a contribution towards them
- 3 The individual products and services they include

Third party fees

Third party fees are charges for services not provided by us, but must be paid before the funeral can take place. They include things like crematorium, officiant and grave digger fees. We don't have control over these costs or how much they'll rise in the future.

Capped plans

These plans include a capped amount towards third party fees. If these fees rise above the amount we give, the balance must be paid by the person arranging the funeral.

The value of this capped contribution will rise in line with inflation each year.

Guaranteed plans

These plans guarantee that all third party fees will be paid, no matter how much they might rise in the future.

Our range of plans

Unattended Funeral - Cremation only

Direct Cremation Plan

- Basic coffin
- Fully guaranteed to cover crematorium fees
- Our choice of the date, time and location of cremation
- No service at the crematorium
- Ashes provided in a biodegradable cardboard ashes box and can be scattered at or collected from the crematorium, or collected from a Co-op funeral home

Attended Funeral - Burial or cremation

Simple Plan

- Basic coffin
- Capped contribution^ of £850 for third party fees
- Restricted date, time and location of funeral
- No limousine
- Fixed cortege route

Bronze Plan

- Wood effect coffin
- Capped contribution^ of £1,000 for third party fees
- Restricted date and time of funeral
- No limousine
- Fixed cortege route

Silver Plan

- Wood effect coffin
- Fully guaranteed to cover third party fees
- Mutual agreement on date and time of funeral
- One limousine
- Flexible cortege route

Gold Plan

- Quality wood veneer coffin
- Fully guaranteed to cover third party fees
- Mutual agreement on date and time of funeral
- Two limousines
- Flexible cortege route

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

Compare our plans

Our plan prices can be found on the price list inside this brochure

Our Services including support and assistance

Provision of all Funeral Director services to make the funeral arrangements, including personal and regular contact with the arranging client on all matters relating to the funeral.

Signposting to funeralcare bereavement support team for bereavement assistance, at no additional charge

Mutual agreement on date and time of the funeral

Ability for the arranging client to add on permitted additional products and services to the plan at time of redemption**

Fees for a service at a separate location to the crematorium or place of burial

Hearse and any personnel required for the funeral

Provision of a limousine to take guests to the service for family/loved ones

Funeral cortege, up to 20 miles

Flexible route to a service location then to crematorium or place of burial

Colleagues to carry the coffin where safe to do so (pallbearers)

20" x 30" memorial canvas or similar item of equivalent value

Care of the person who has died

24 hours a day, 7 days a week transfer to a suitable resting place within the UK, at any time (within a 50-mile radius)

Care and preparation in our dedicated climate-controlled facilities

Embalming

If we have to remove standard medical devices such as some kinds of pacemaker

A fully lined and fitted coffin, dressing in own clothing or we can provide a gown

Visiting by appointment in a private remembrance room during working hours

Visiting by pre-arranged appointment in a private remembrance room outside of working hours

Cremation Plan - which will include the following third party charges

Cremation fees

Officiant's fee to perform the service at the crematorium

Doctor's fees (not applicable in Scotland. Only applicable in England/Wales when choosing a cremation)

Burial Plan - which will include the following third party charges

Burial or interment fee (single), gravedigger fee where applicable

Officiant's fees to conduct a service at a local chapel/church and at the graveside

Purchase of a burial plot (grave/lair) or headstone

✓ Tick indicates what's included in your plan

✗ Red cross indicates what's not included in your plan

** Some funeral requests added at plan redemption may incur additional costs which will need to be paid for at the point of funeral arrangement

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

Unattended Funeral

Attended Funeral

Direct Cremation		Simple	Bronze	Silver	Gold
	✓	✓	✓	✓	✓
	Our choice	Restricted days	Restricted days	✓	✓
	✓	✓	✓	✓	✓
	✗	✗	✗	✗	✗
	Suitable vehicle of our choosing	Suitable vehicle of our choosing	✓	✓	✓
	No service for people to attend	✗	✗	One	Two
	Direct to crematorium	✓	✓	✓	✓
	✗	✗	✗	✓	✓
	Provision of a wheeled bier	Provision of a wheeled bier or family can carry where allowed	✓	✓	✓
	✗	✗	✗	✗	✓
	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓
	✗	✗	✗	✗	✗
	✓	✓	✓	✓	✓
	Basic coffin and white gown only	Basic coffin	Wood effect coffin	Wood effect coffin	Quality wood veneer coffin
	✗	✓	✓	✓	✓
	✗	✗	✗	✓	✓
	✓		✓	✓	✓
	No service for Direct Cremation	Includes an inflation linked contribution^ of £850 towards these costs. We reserve the right to use our preferred crematorium in the local area	Includes inflation linked contribution^ of £1,000 which guarantees the third party cremation fee, with any remaining contribution for other third party costs such as officiant fees	✓	✓
	✗	✗	✗	✗	✗
	Not applicable	Includes an inflation linked contribution^ of £850 towards these costs	Includes an inflation linked contribution^ of £1,000 towards these costs	✓	✓
		✗	✗	✗	✗



How to buy a funeral plan



Contact your local Co-op funeral home to book an appointment.

To find your local funeral home and contact details, visit coop.co.uk/funeral-directors



Call our Funeral Planning Team on 0800 289 120

Monday to Friday: 9am - 5pm



Visit coop.co.uk/funeralplans

When you speak to us, we'll ask you a few simple questions about the kind of funeral you want and how much you want to pay. We do this to narrow down the choice, and to help you to decide which plan suits you best.

Once we've run through all the options with you, we'll give you the time you need to make the right decisions for you.

Co-op Members always save

Co-op Members get access to exclusive Member Prices when purchasing a funeral plan with us. Plus, members help us support local communities too.



Sign up & save more

Scan the QR code to download the Co-op App and sign up to become a Member or visit coop.co.uk/membership



*Co-op Members save if you have a valid Co-op Membership card. Exclusions and restrictions apply. For full details of our member benefits, please see our membership T&Cs at coop.co.uk/membership

Frequently asked questions

About our plans

Who will carry out my funeral?

Your funeral will be carried out by one of our Funeral Directors or one of the associated Directors that we have a relationship with, such as other regional co-operatives. You may choose your funeral home when you buy your plan and we will confirm this to you within 30 days.

What if I move to a different area?

When you purchase a Co-op funeral plan we'll ask you to nominate which Co-op Funeralcare funeral home you'd like to carry out your funeral. If you don't know where your local Co-op funeral home is, visit coop.co.uk/funeral-directors

It's therefore important you let us know if you move. We have funeral homes in the heart of communities across Great Britain, allowing you to change your chosen home at no extra cost. All you need to do is contact us. If you have chosen a capped funeral plan, your contribution towards these costs will be as stated. As prices are likely to change during the life of your funeral plan, we will adjust the cap on the charges that we pay to others to reflect general inflation (based on the Consumer Price Index measure of inflation). This contribution will not change if you move to a different area. However, third party fees can vary so there may be additional costs for your family or representative to pay at the time.

What if I die abroad?

We only cover funerals carried out in the UK. If you die elsewhere then we can help your family with arrangements to bring you back so that we can carry out your funeral in line with your wishes. There's an extra cost for this.

What if I die away from home within the UK?

Included in our funeral plans is the collection and transfer of the deceased to a resting place within a 50-mile radius. If you need to be transported further than 50 miles, extra charges will apply.

How can I record my funeral wishes?

Simply tell us your wishes and we'll keep them safe until the time comes. You can either do this at the time you buy your plan, or you can tell us later.

You can change your funeral wishes and requests

whenever you like. They don't form part of your funeral plan, but we'll share them with the person arranging your funeral for them to consider.

None of our plans include the following (which will incur an additional charge to be paid before we provide your funeral if the item is required):

- ✗ Doctors' fees (excluding Scotland where not applicable)
- ✗ If your funeral takes place at a weekend, on a public holiday or out of normal working hours. These charges are fixed by the cemetery, churchyard, graveyard or local authority
- ✗ If we have to remove non-standard medical devices such as some kinds of pacemaker
- ✗ If we have to transport you more than 50 miles to bring you into our care
- ✗ Embalming, if chosen by the person arranging your funeral
- ✗ If your funeral procession is more than 20 miles
- ✗ Additional items requested by the person arranging your funeral that are not already covered in your plan (for example, flowers, orders of service, catering, limousines)
- ✗ For cremations, when a service is held at a different location to the cremation specified in your plan
- ✗ For burials, the cost of buying a burial plot (grave/lair)
- ✗ Costs associated with memorials, remembrance or ashes interment (for example, a headstone or an urn)
- ✗ Costs associated with when you're not a resident of the local area that the local cemetery or crematorium may charge
- ✗ If you die outside Great Britain and Northern Ireland and the person arranging your funeral needs our help with arrangements to bring you back
- ✗ Any additional costs associated with changes in regulation, tax, law or industry accepted practice, which affects the conduct of your funeral
- ✗ Local authority fees

Frequently asked questions

Our Direct Cremation plan ALSO does not include or permit the following:

- ✗ A burial – this plan is for a cremation only
- ✗ An attended funeral service people can go to
- ✗ A hearse or funeral cars
- ✗ Visiting the person who's died at our funeral home
- ✗ Being dressed in anything other than a white gown
- ✗ Choice of date, time or location of cremation
- ✗ The opportunity for a minister or officiant to be at the cremation
- ✗ The delivery of ashes to a location other than a Co-op funeral home
- ✗ Payment in monthly instalments over 5 years

How we keep your money safe

In order to keep your money safe and to make sure we can provide the funeral you've bought when the time comes, we invest each payment, minus up to £435 to meet our initial costs of selling and arranging your plan, into an individual whole of life insurance policy with The Royal London Mutual Insurance Society Limited ("Royal London"). In the unlikely event that our business fails, we would seek to make arrangements with another funeral plan provider to transfer your plan to ensure that your funeral can still be provided when you die on the same terms as the plan you have bought from us. 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 may be entitled to compensation under the Financial Services Compensation Scheme ("FSCS").

Financial Services Compensation Scheme

The funeral plan is protected by the FSCS which is a body funded by the financial services industry. You can find more details on the FSCS website, www.fscs.org.uk by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

Are there any fees or charges on my plan?

We charge an administration fee of up to £435 of each payment made to meet our initial costs of selling and arranging your plan.

Please note, you, or your estate on your death, may have to pay other taxes or costs which are not paid through us or charged by us.

Payment

What happens if I die before payments are completed?

If you are spreading the cost over 6 or 12 months

If you die before all payments have been made, there are two options:

- The person arranging your funeral on your behalf will need to pay the balance before our Funeral Director can provide the funeral, or;
- The plan can be cancelled, and we will return your payments.

If you are paying in monthly instalments between 2-25 years or a maximum of 5 years for an unattended plan

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

- To pay the balance so that we can provide your funeral; or
- 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 will provide your funeral.

However, if your payments are not up to date, the person arranging your funeral will need to pay those missed payments before the funeral can be provided.

If you die **after 12 months** of purchasing your plan and your payments are up to date, we will not collect your outstanding balance and will provide your funeral in accordance with your plan. However, if your payments are not up to date, the person arranging your funeral on your behalf will need to pay those missed payments before the funeral can be provided.

Can I buy a plan for a memorial headstone?

No, you cannot buy a headstone in advance. However, your representative may arrange this when they arrange your funeral. Your Funeral Director will be able to advise.

What additional costs are there to be paid for at the time of an attended funeral?

Your representative making the arrangements may wish to include additional items in your funeral that are not part of your plan. These could include floral tributes, additional limousines, newspaper notices etc. The Funeral Director can help to arrange these and they will need to be paid for in full before the funeral takes place.

If you have chosen a capped funeral plan and the costs for defined third party services total more than what's included in the plan, then your representative will be required to pay the difference. As prices are likely to change during the life of your funeral plan, we will adjust the cap on the charges that we pay to others to reflect general inflation (based on the Consumer Price Index measure of inflation). If you have chosen a cremation plan, doctors' fees may be applicable at the time of the funeral. Doctors' fees apply in England and Wales when the death has not been referred to the Coroner. Therefore this may be an additional cost.

What happens if I stop paying for my plan?

Please contact us to discuss your options, if you're struggling to pay for your plan.

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, minus our £125 cancellation fee.

If you're paying in instalments between 2-25 years or a maximum of 5 years for an unattended plan and you miss 3 instalments in a row, we have the right to cancel your plan and give you back the money you've paid, minus our £125 cancellation fee, if your plan is cancelled after 12 months.

Frequently asked questions

What happens after I've bought my plan?

When you take out a plan with us, you'll generally receive a documents folder in the post within 10 working days containing:

- A covering letter
- A plan summary
- A copy of our terms and conditions
- A copy of your demands and needs statement
- A funeral requests form for you to complete with your special wishes
- If you nominate a representative, we'll send them information on what they'll need to do when the time comes and a clear summary of your funeral plan for them to keep safe. It'll include your nominated funeral home but it won't include the cost of your plan.
- As part of being authorised and regulated by the Financial Conduct Authority (FCA), we'll send you a funeral plan statement every 3 years. The statement is a reminder of the funeral plan you've bought and what's included, and not included in your plan. If there is an outstanding balance on your funeral plan, the statement will show how much and how long is left to pay.

If you've chosen to pay by monthly Direct Debit, the covering letter will confirm the set term you are paying over, the amount of the payment and the date of your first Direct Debit payment. And if paying in instalments between 2-25 years or a maximum of 5 years for an unattended plan, the total amount you will pay over the term including the instalment charge.

What if I want to make changes to my plan?

There is no administration charge for making changes. Before we make any changes to your plan, we will ask you some simple questions to make sure that the new plan meets your needs. 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.

What if I want to cancel my plan?

If you are **paying by monthly instalments between 2-25 years or a maximum of 5 years for an unattended plan**, you can cancel at any time. If you cancel (or die from anything other than an accident) **within 12 months** of purchasing your plan and receiving the terms and conditions, we will provide a full refund of all payments made (including any deposit). If you cancel **after this 12-month period**, we will refund the payments you have made (including any deposit) but deduct our £125 cancellation fee.

If you have **paid in full** you can cancel at any time. If you cancel **within 30 days** of purchasing your plan and receiving the terms and conditions, we will provide a full refund of all payments made (including any deposit). If you cancel **after this 30-day period**, we will refund the payments you have made (including any deposit) but deduct our £125 cancellation fee.

If you are **paying in monthly instalments over 6 or 12 months**, you can cancel at any time. If you cancel **within 30 days** of purchasing your plan and receiving the terms and conditions, we will provide a full refund of all payments made (including any deposit). If you cancel **after this 30-day period**, we will refund the payments you have made (including any deposit) but deduct our £125 cancellation fee.



For further information or to buy a plan:



Contact your local funeral home to book an appointment



Call our Funeral Planning Team on 0800 289 120

Monday to Friday: 9am - 5pm



Visit coop.co.uk/funeralplans

You can order our literature in **braille, large font or audio**. Just call us on **0800 289 120** or you can simply email us directly at **funeralplanenquiries@coop.co.uk** to tell us

1. The format you require
2. Your name and address

We have some of our handy guides available which have been translated into alternative languages – please ask should you have a need for this format.

©Co-op Funeralcare is a trading name for Co-op Funeral Plans Limited (CFPL) and Funeral Services Limited (FSL), both of which are part of the Co-op Group.

CFPL provides and sells our Co-op funeral plans and is a registered society, with its registered office at 1 Angel Square, Manchester, M60 0AG (registration number 4818). CFPL is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 962119. You can check this on the Financial Services Register by visiting the FCA's website <https://www.fca.org.uk/register>.

FSL provides our Co-op funeral services and is a registered society, with its registered office at 1 Angel Square, Manchester, M60 0AG (registration number 30808R). FSL is not authorised and regulated by the Financial Conduct Authority.

Calls to 0800 numbers are free from a UK landline, mobile call costs may vary. Calls may be monitored or recorded for security and training purposes.

The Co-operative Legal Services and Co-op Legal Services are trading names for Co-operative Legal Services Limited registered under Company Number 05671209. Their registered office is 1 Angel Square, Manchester M60 0AG and they're regulated by the Solicitors Regulation Authority, under registration number 567391. In Scotland and Northern Ireland different laws apply; they can refer you to an approved panel for most services. Terms and conditions apply. If you'd like to see them, just ask.



Funeralcare

coop.co.uk/funeralplans