



Funeral plans

We're with you
every step of the way

**co
op**

It's what we do



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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 your loved ones may have about your final wishes.

By planning ahead you can:

- ✓ **Have peace of mind**
You've arranged and paid for your funeral in advance.
- ✓ **Plan it your way**
You might like to share your special wishes for your funeral so that when the time comes, your loved ones can focus on celebrating your life as you wanted.

We're here every step of the way

However you want to arrange your funeral plan, we'll explain all the options and give you the time you need to make the right decisions.

Funeral plans the Co-op way

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

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

Range of funeral plans

All our plans are available for either a burial^{^^} or cremation. We offer a choice of 4 plans: Simple, Bronze, Silver and Gold.

Easy payment options

Ranging from paying in full, spreading the cost over 6 or 12 months with no additional costs or monthly instalments over 2 – 25 years. If you choose monthly payments, a minimum deposit of £99 is required.

Co-op Commitment

If you choose to pay in instalments over 2-25 years, your plan will include the Co-op Commitment. If you die after 12 months, we promise to deliver all the services provided in your plan, even if you've not paid all the instalments. And if you die as a result of an accident within the first 12 months of your plan, you'll be covered by our Co-op Commitment*.

Award-winning service

Money.net has recognised us as the 'Best Funeral Plan Provider' for 5 years running, and we've been awarded with the highest accolades from trusted independent experts.

Guaranteed acceptance

You can start a funeral 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 keep your money safe

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

Funerals the Co-op Way

We're committed to a better way of doing business for you and your communities.

When our members buy selected Co-op branded products and services, 2p for every pound spent goes to community causes, targeting communities that need the extra help the most.

Since 2016, together, our members have helped raise £100 million to support local communities across the UK, including local causes, charity partners and Co-op Academy students.

coop.co.uk/funeralcare

As a Co-op Member, you benefit from exclusive member prices, see page 12.

For membership terms and conditions visit coop.co.uk/membership

^{^^}As prices and availability vary across Great Britain, none of our burial plans include the cost of buying a grave.

*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.

We've been supporting families for over 100 years. Looking after our clients is important to us, and we genuinely care about the people in our community.





Award-winning funeral plans

Money.net

Money.net has recognised Co-op as the “Best Funeral Plan Provider” in the UK for the last 5 years. Last year, they awarded Co-op the Triple Gold award for helping people get the most from their finances, and providing excellent choice, value and innovation for customers.

Fairer Finance

Fairer Finance aim to help customers compare on quality - helping them to make better, more informed decisions. Both our Silver and Gold funeral plans have received the highest 5-star rating from Fairer Finance. Out of all the funeral plans in the UK reviewed by Fairer Finance, only the Co-op’s were rated 5 stars.

Defaqto

Defaqto’s 60 independent experts work extensively in the Financial Services industry. Collectively they spend 400 hours a day monitoring more than 43,000 financial products and funds for any changes, ensuring their star ratings are always relevant and up to date.

For the fifth year running, our Gold Funeral Plan received a 5-star rating by Defaqto. Out of almost 100 funeral plans reviewed, only 7 received this top rating. Below is a summary of all the plans we’ve received awards for.

Plan Type	Fairer Finance	Defaqto
Silver	5*	4*
Gold	5*	5*



^{^^}As prices and availability vary across Great Britain, none of our burial plans include the cost of buying a grave.
^{*}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.



Manage your funeral costs

The cost of a funeral can come as a surprise and something we may have no knowledge of. By having a plan in place, it can help your loved ones when the time comes.

Planning is key

With so few people knowing all of their loved ones' funeral wishes, it's often impossible to know if we're giving them what they really wanted. And with the cost of a basic funeral being £4,056 according to the 2022 Sunlife Cost of Dying Report*, it's clear we need to plan ahead. We can do this by telling our loved ones what we'd like at our funeral, and by putting a financial plan in place - whether it's a savings account or a funeral plan. However, a savings account may not cover the cost of a funeral if funeral costs increase more than the current saving rates.

So let's make talking about death normal

How can we overcome the challenges we face with the rising cost of dying?

To start, we want to encourage people to talk openly about death, especially with their family. After all, it's a part of life.

Once people start to talk about death more and more, the less taboo it will become. This way, we can make sure we all get the send-off we want. We've some helpful tips and advice about how to start the conversation at **coop.co.uk/starttheconversation**

*Source: Sunlife Cost of Dying Report 2022 for more information visit www.sunlife.co.uk/funeral-costs/#cost-of-dying-explained



Funeral plan or over 50s life cover?

Over 50s life insurance can be an affordable way to leave a guaranteed cash sum to your loved ones when you pass away. This cash sum can be enjoyed as a cash gift, used towards your funeral costs, or used to help with other expenses.

A handy comparison

If, however, you want to make sure your funeral is paid for in advance, with nothing for your family to pay, then a funeral plan is the only way to do that.

To help you decide what kind of plan is right for you, this handy table compares the main differences between over 50s life cover and a funeral plan.

	Funeral plans	Over 50s cover
Does it guarantee to pay for all the items that I want included in my funeral?	✓ It will cover all the services listed in your plan as well as defined third party fees, dependent on if you choose a guaranteed or capped plan.	✗
Will there be support for me and my family from when I buy my plan to the delivery of my funeral?	✓	✗
If I cancel after the 30-day cooling off period, will I get my money back?	✓ Less a cancellation charge, see T&Cs.	✗ Dependent on the insurance provider.*
Can I pay monthly?	✓	✓
Could I be paying in more than what my family will receive back when I die?	N/A The cost of your chosen plan is fixed at the agreed price when you take out your plan.	✓ The total paid in premiums could be more than the cash payout depending on how long you have been paying the insurance.

*Some providers offer a level of protected pay-out, where if customers have paid premiums for a minimum period then a % of the premiums will be paid out on death.



Whether you decide to buy a funeral plan or not is a completely personal choice. We'll never sell you a plan unless you're sure it's right for you and your budget.

We know that when you're choosing a plan there is a lot to consider, so we have tried to make it as simple as possible. Before you buy a plan with us, we'll ask you a few simple questions to help you decide which plan is right for you.

Choosing the right plan for you

Our funeral plans include all our funeral directors' services needed for a burial^{^^} or cremation. We have 4 plans in total and each includes a different combination of services, so you can choose the one that most closely fits your needs and your budget.

We have 2 plans which are **'fully guaranteed'**. That means that we guarantee to cover the cost of all items within the plan, including our services and any defined third-party fees such as the cremation/burial costs and officiant fees, if applicable. Once you've paid for your guaranteed plan, your loved ones will have nothing more to pay towards the services included in your plan.

We have 2 plans which have a **'Capped Disbursement'**, which means the plans cover all the essential services for a funeral plus a fixed amount of money that can be used towards third party fees such as the cremation/burial costs and officiant fees, if applicable. 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).

You can compare our plans on the following page, however we'll never sell you a plan until you're sure it's the right one for you and your budget.

To help you to decide, 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.

^{^^}As prices and availability vary across Great Britain, none of our burial plans include the cost of buying a grave.

Our range of plans

Simple Plan

Basic plan with some restrictions - our entry price point plan

The Simple plan is our entry price point plan. It provides the essential services for a funeral with some restrictions. This plan includes a capped inflation linked contribution[^] of £850 towards third party fees such as cremation/burial costs and, if a balance remains, can also be used for officiant fees (if applicable). This plan has some restrictions to the day and the time of the funeral and we reserve the right to use our preferred crematorium in the local area. The plan provides a basic coffin and a funeral vehicle of our choosing. It may mean, dependent on when the plan is redeemed, your loved ones may need to pay something towards these costs at the time of redemption.



Bronze Plan

Guaranteed to cover the cremation fee

The Bronze plan has a capped inflation linked contribution[^] of £1,000 towards third party costs. This plan guarantees the third party cremation fee and, if a balance remains can also be used for officiant fees (if applicable). If a burial is selected, the plan contribution will be towards the burial third party costs, such as the burial or interment fee and the officiant fees. The cremation fee guarantee relates to a standard cremation cost only. This plan has some restrictions to the day and the time of the funeral and provides a wood effect coffin and a hearse.



Silver Plan

Fully guaranteed

A popular choice - the Silver plan is fully guaranteed, which means we guarantee to cover the cost of all items within the plan. This includes our services and any defined third-party costs, guaranteeing cremation or burial fees, and officiant fees (if applicable). This plan includes a choice of a wood effect coffin, a hearse and the provision of one limousine.



Gold Plan

Fully guaranteed, award-winning 5 star plan

The Gold plan, our award-winning plan, rated 5 stars for the fifth year running by Fairer Finance and Defaqto. This plan is fully guaranteed like the Silver plan but with additional products and services included such as the provision of two limousines, a quality wood veneer coffin and a 20" x 30" memorial canvas or item up to an equivalent value.

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

Compare our plans

Plan Type	Simple	Bronze	Silver	Gold
Plan Price	£3,225	£3,735	£4,150	£4,460
Co-op Member Price (if you have a valid Co-op Membership card)	£3,150	£3,610	£4,025	£4,335
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 bereavement assistance and an advice call from the Bereavement Notification and Advice Service provided by Co-op Legal Services, at no additional charge.	✓	✓	✓	✓
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	✓	✓	✓
Provision of a limousine for family/mourners	Not included	Not included	One	Two
Flexible funeral cortege, up to 20 miles (the traditional funeral procession)	Directly to the crematorium or place of burial from the funeral home	Directly to the crematorium or place of burial from the funeral home	Flexible route to a service location then to crematorium or place of burial	Flexible route to a service location then to crematorium or place of burial
Fees for a service at a separate location to the crematorium or place of burial	Not included	Not included	Not included	Not included
Mutual agreement on date and time of the funeral	Restricted days normally Tue-Thur before 10.30am or after 3pm	Restricted days normally Tue-Thur before 10.30am or after 3pm	✓	✓
Funeral requests service to record your personal wishes. (we'll keep them safe until your plan is redeemed - such as hymns or readings - this can also include chargeable services**)	✓	✓	✓	✓
Ability for the arranging client to add on any additional products and services to the plan at time of redemption**	✓	✓	✓	✓
20" x 30" Memorial Canvas or similar item of equivalent value	Not included	Not included	Not included	✓
Care of the deceased				
24 hours a day, 7 days a week transfer of the deceased to a suitable resting place within the UK, at any time (within a 50-mile radius)	✓	✓	✓	✓
Care and preparation of the deceased prior to the funeral in our dedicated climate-controlled facilities, including the use of a private remembrance room	✓ Excludes embalming	✓ Excludes embalming	✓ Excludes embalming	✓ Excludes embalming
A fully lined and fitted coffin, deceased can be dressed in own clothing or we can provide a gown	Basic coffin	Wood effect coffin	Choice of two wood effect coffins	Choice of two quality wood veneer coffins
Visiting by appointment in a private remembrance room	✓ Restricted to working hours (9am-5pm)	✓ Restricted to working hours (9am-5pm)	✓ Flexible with a pre-arranged appointment	✓ Flexible with a pre-arranged appointment
Cremation Plan - which will include the following third party charges				
Cremation fees at a local crematorium	Includes an inflation linked contribution^ of £850 toward these costs which may mean upon redemption the person arranging the funeral may be required to pay something towards these costs. We reserve the right to use our preferred crematorium in the local area.	✓	✓	✓
Officiant's fee to perform the service at the crematorium		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	✓	✓
Doctors' fees if applicable	Not included	Not included	Not included	Not included
Burial Plan - which will include the following third party charges				
Burial or interment fee (single), gravedigger fee where applicable	Includes an inflation linked contribution^ of £850 toward these costs which may mean upon redemption the person arranging the funeral may be required to pay something towards these costs	Includes an inflation linked contribution^ of £1,000 toward these costs which may mean upon redemption the person arranging the funeral may be required to pay something towards these costs	✓	✓
Officiant's fees to conduct a service at a local cemetery chapel or church or at the graveside			✓	✓
Purchase of a burial plot (grave/lair)	Not included	Not included	Not included	Not included
All funeral plans being paid for in monthly payments over 2-25 years will be protected by the Co-op Commitment*	✓	✓	✓	✓

✓ Tick indicates what's included in your plan
* Co-op Commitment If you choose to pay in instalments over 2-25 years, your plan will include the Co-op Commitment. See Page 4 for details.

** Some funeral requests added at plan redemption may incur additional costs which will need to be paid for at 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)



How to buy a funeral plan

To buy a plan or for further information:



Contact your local funeral home to book an appointment



Call our Funeralcare Funeral Planning Team on 0800 289 120

Monday to Friday: 9am - 7pm
Saturday & Sunday: 9am - 5pm



Visit coop.co.uk/funeralplans

Good to know:

Whether burial or cremation

Our plans are available for both burial and cremation.

Paying for a grave

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 advise you about enquiring and buying a burial plot in your local area.

Paying for a plan for someone else

You can pay for one of our funeral plans for yourself, a relative or a friend. Once this is arranged, the person who the plan is for will receive the documents through the post.

If the plan holder doesn't have capacity and if you've a power of attorney or court of protection order (or equivalent) in place (and therefore the authority to act for the person who the plan is for), and you would like documents to be issued to you, we can do so. We'll require a copy of the power of attorney or court of protection order to be attached to the application.

Co-op Legal Services, part of the Co-op Group, can offer straightforward legal advice and a range of services that can bring you peace of mind. **For any advice on making a Will or Protecting your assets with a Lasting Power of Attorney (LPA) call the team on 0330 606 9437.**

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?

It's 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 disbursement 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 redemption.

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 include personal requests in my funeral plan?

Simply tell us your wishes and we'll keep them safe until the time comes. A funeral requests service is available if you wish to complete and record your wishes with us. You can either do this at the time you buy your plan, or you can tell us later. You can change your personal wishes whenever you like. They don't form part of your actual plan, but we assure you that we will do our utmost to honour them.

What's not included in my funeral plan?

All plans may have extra costs at the time of your funeral. These may include:

- where a ceremony or service is held at a different location to the cremation
- for the burial or disposal of ashes
- the cost of buying a grave as prices and availability vary across the UK
- when you're not a resident of the local area as the local cemetery or crematorium may charge for this
- embalming
- doctors' fees if applicable

Frequently asked questions

How we keep your money safe

Co-op Funeralcare has been providing funerals to celebrate the lives of the nation's loved ones for over 100 years. By choosing a Co-op Funeralcare plan you can be confident that you're in safe hands, your money is protected and your funeral will be provided when the time comes.

If you choose one of our guaranteed plans, we guarantee all the services in your funeral plan will be delivered at no extra cost. We provide those services ourselves and with funeral homes we have a relationship with, such as other regional co-operatives.

Where does my money go?

We put all of the money from each plan into an individual whole of life insurance policy with The Royal London Mutual Insurance Society Limited. We receive an allowance to meet our initial costs of selling and arranging the funeral plan.

The money is released to us when you die so that the funeral can be provided. Money can also be released if you cancel your plan, so we can refund this to you in accordance with our terms and conditions.

Working with Royal London we regularly monitor the whole of life insurance policies to ensure enough funds are available for us to provide the services set out in your plan. We report on this annually in our accounts.

Protecting your money

For extra protection, the funds and proceeds are held by an independent trustee, Apex Corporate Trustees (UK) Limited. These are held on trust for when they're needed.

What if Co-op Funeralcare goes out of business?

We're confident this won't happen. But in the unlikely event that we do go out of business and aren't able to provide your funeral, the money held in the individual whole of life insurance policy will be protected by the trust.

The money will be released to the independent trustee when you die, who will then return the payments made to your estate after paying their own costs.

The amount paid to the estate would depend upon the value of the funds invested in the individual whole of life insurance policy at the time of death. The independent trustee's costs will be paid from these funds.

The estate can then use the remaining money to pay for a funeral with another funeral provider. Depending on the cost of the funeral, the estate may receive more money than is needed to pay for the funeral, or there may not be enough.

Payment

What happens if I am paying in instalments but die before all instalments are paid?

It depends on which instalment option you are paying by.

If paying in instalments of 6 or 12 months, your representative will need to pay the rest of the balance so that our Funeral Director can deliver your plan.

If paying in instalments over 2-25 years and you die after 12 months, as long as your payments are up to date, we won't collect the rest of the balance on your plan. Our Funeral Director can deliver your plan. This is the Co-op Commitment.

What is the Co-op Commitment?

If you choose to pay in instalments over 2-25 years, the plan will include the Co-op Commitment. If you die after 12 months, we promise to deliver all the services provided in your plan, even if you've not paid all the instalments. And if you die as a result of an accident within the first 12 months of your plan, you'll be covered by our Co-op Commitment.

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 the 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. 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. Doctors' fees apply in England and Wales when the death has not been referred to the Coroner.

Frequently asked questions

What happens if I stop paying for my plan?

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

If you're paying in instalments over 6 or 12 months and you miss 3 instalments in a row, we may cancel your plan and pay back the money paid.

If you're paying in instalments over 2-25 years and either you miss 3 instalments in a row, or 3 instalments in a 5-year period then you won't be able to benefit from the Co-op Commitment. We have the right to cancel your plan and give you back the money you've paid, and cancellation charges are applicable.

What happens after I've bought my plan?

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

- A covering letter
- A plan summary
- A copy of the summary will also be sent to your nominated representative if documented in our system
- Information on what to do for the person arranging your funeral, when the time comes

If you have 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, the total amount you will pay over the term.

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. Please note you can only change your payment term once per year.

What if I want to cancel my plan?

However you pay, you can cancel your plan within 30 days of the start date without giving any reason and receive a full refund, including your deposit.

If you cancel your plan after 30 days of the start date, there'll be a cancellation charge of £250.

For further information on your right to cancel. See our terms and conditions.

A helping hand for you and your community

As a Co-op Member, you benefit from exclusive member prices when you arrange a funeral or purchase a funeral plan with us. Plus we'll give £2 for every hundred pounds spent to community causes.

Exclusions and restrictions apply. For full details of our member benefits, please see our membership T&Cs at coop.co.uk/membership





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.

Other ways we can help you



Here for you every step of the way
What to do when a death occurs and guidance for making the funeral arrangements



Your guide to burial and cremation memorials
Our wide range of headstones and cremation memorials



Floral tributes
We have an extensive range of floral tributes and arrangements which you can choose from



It's what we do

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The Co-operative Legal Services and Co-op Legal Services are trading names for Co-operative Legal Services Limited. We're registered under Company Number 05671209.

Our registered Office is 1 Angel Square, Manchester M60 0AG and we're regulated by the Solicitors Regulation Authority. In Scotland and Northern Ireland different laws apply; we can refer you to an approved panel for most services. Terms and conditions apply. If you'd like to see them, just ask.

coop.co.uk/funeralplans

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