

Funeral plan summary



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 see our terms and conditions and the demands and needs statement given to you with details of the payment option you've chosen.

You can call us on **0800 289 120**, email 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: Direct Cremation Plan	
24 hours a day, 7 days a week transfer of the person who has died within the UK (within a 50-mile radius)	✓
Care and preparation of the person who has died by our experienced colleagues	✓
If we have to remove standard medical devices such as some kinds of pacemaker	✓
Provision of all Funeral Directors services to make the funeral arrangements	✓
Unattended cremation at one of our partner crematoriums, time and date chosen by us	✓
A fully lined and fitted Basic coffin plus a white gown provided	✓
Suitable vehicle of our choosing to transport the person who has died to the crematorium	✓
Provision of a wheeled bier to carry the coffin	✓
Ashes provided in a biodegradable cardboard ashes box and can be scattered at, or collected from, the crematorium or collected from one of our Co-op funeral homes	✓
Third party fees including Cremation fees at one of our partner crematoriums	✓

What products and services are not included in my funeral plan?	
The below table shows items NOT included in your plan.	
Doctor's fees	✗
Embalming	✗
Visiting the person who has died in the chapel of rest	✗
A burial - this plan is for cremation only	✗
Family or friends attending the crematorium on the day	✗
Additional products and services such as flowers, memorial items, stationery and catering	✗
Delivery of ashes to another location, other than a Co-op funeral home	✗

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 between 2-5 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 between 2-5 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 between 2-5 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 missed 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 missed 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 between 2-5 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 between 2-5 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 investigate your concerns. We'll keep you updated on our investigation and aim 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 and send 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

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**.

Information concerning potential funeral plan provider failure

To ensure your money is safe and protected at all times, after deducting the administration fee, we invest the remaining amount required to pay for your funeral 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").