

Your funeral plan

Key Features Summary & Terms and Conditions

This document summarises the main features and benefits of our plans and payment methods. You should read this along with our brochure and our 'paying for your plan' leaflet.



It's what we do

Key features



What is a funeral plan?

A funeral plan is the easy way to arrange and pay for your funeral in advance. Take steps to protect your loved ones against unexpected costs and help remove any uncertainty about your final wishes.

How can you buy a plan

Buying a plan from us is simple.

You can buy:

- Online at coop.co.uk/funeralplans
- In person at your local Co-op Funeralcare home
- Or by phoning our customer service team on **0800 289 120**

Please note - our tailor-made plans are individually designed for you. You can visit one of our funeral homes to discuss these.

Who will carry out your funeral?

With a network of funeral homes across the UK, you can rest assured that we can plan and carry out your funeral, ensuring every detail is as you wanted.

All our plans allow you to select a funeral home of your choice. Our plans are completely flexible, so if you move house at a later date, your plan can still be delivered.

You may change your chosen funeral home at any time at no extra cost. There may be extra costs if you have a tailor-made plan and move areas. This is because different cemeteries may have different charges.

Who can buy a plan?

All our plans are available to **any UK resident over 18**.

If you choose to pay for your plan in instalments over 2 to 25 years, you must have made all payments by your 80th birthday.

If someone else is paying for your plan, they must be over 18 and have made all payments by their 80th birthday.

What type of plans do we offer?

All our plans are available for either a burial[^] or cremation. We offer four fixed plans, a tailor-made plan and a memorial headstone plan. A memorial headstone plan can be with a funeral plan or by itself.

A tailor-made plan lets you decide exactly what's included to meet your personal wishes. This allows you to choose and personalise your funeral.

What our plans include

You can find what's included in our fixed plans in our brochure or on our website. Fixed plans include our funeral director's services and fees. We will either guarantee to cover defined third-party charges that we pay to someone else, or a contribution towards them up to the capped value. For example, crematorium, burial, officiant's fees or Doctors' fees.

If you've chosen a tailor-made funeral plan, you'll need to tell us exactly what you want included in your plan.

What's included in your plan will be confirmed in your plan summary.

How our plans work

Two of our fixed plans are 'fully guaranteed'. We guarantee to cover the cost of all funeral features and services set out in your plan. This includes any third-party fees such as the cremation/burial cost, officiant and doctors' fees. Once you've paid for your guaranteed plan, your loved ones will have nothing more to pay towards your funeral, even if future funeral prices rise.

Two of our fixed plans have a 'Capped Disbursement'. This 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 cost, officiant and doctors' fees. As prices are likely to change during the life of your funeral plan, we will adjust the cap on the charges that we pay. This adjustment will be based on the Consumer Price Index measure of inflation.

When you die, your representative should contact us and we'll support and guide them through the process.

What's not included in our plans

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

- for the burial or disposal of ashes
- when you're not a resident of the local area as the local cemetery or crematorium may charge for this
- embalming
- services held at the weekend or on a public holiday
- any additional charges passed to us due to a change in the law or tax rules that affect the way we carry out the funeral
- none of our burial plans include the cost of buying a grave

[^]As prices and availability vary across the UK, none of our burial plans include the cost of buying a grave.

If you are considering a tailor-made plan, a Co-op Funeral Director can explain the wide range of items that can be included in the plan and those items that can't.

For memorial headstone plans, the cemetery or graveyard may have rules on what kind of memorials are allowed. We can only provide your chosen memorial in line with the rules that apply at the time the memorial is ordered. This will be after your funeral.

Simple payment options

We offer a range of flexible and affordable payment options. You will pay a deposit of £99 at the start of your plan. This can be paid by credit or debit card.

You may pay the balance:

- in full;
- in instalments over 6 or 12 months; or
- in instalments over 2 to 25 years.

How we keep your money safe

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 plan.

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

For extra protection, the policies and their proceeds are held by an independent trustee-Apex Corporate Trustees (UK) Limited. These are held on trust for when they're needed. We also report on funeral plan funding in the year-end Co-op accounts.

What if we go out of business?

We're confident this won't happen. In the unlikely event that we aren't able to provide your funeral, the money held in the plan 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.

The amount of money you pay will depend on the option you choose.

On instalments over 2 to 25 years, you'll pay instalment charges and your plan will include the Co-op Commitment.

The Co-op Commitment applies if you die after 12 months of paying for your plan, or within 12 months as a result of an accident. We explain what this means in our terms and conditions. If this is the case, 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 provide your plan. Your representative doesn't need to pay the balance.

For a personalised quote

visit our website at

www.coop.co.uk/fpquote

or give us a call on **0800 289 120**

What if you want to cancel your plan?

You can cancel within 30 days of the start date without giving any reason and we'll pay you back what you've paid.

If you cancel after 30 days of the start date, we'll pay you back what you've paid including any deposit. There'll be a cancellation charge of £250 on fixed or tailor-made plans or £100 on memorial headstone plans.

For more information on your right to cancel, have a look at our terms and conditions.

What if you want to make changes to your plan?

You can choose to upgrade or downgrade your plan to one of our other fixed plans at any time. However, a fixed plan can't be changed or added to.

A tailor-made plan can have items added or removed at any time. Please contact your local Co-op Funeral Director who'll be able to help.

If you're paying in instalments, you can make one-off extra payments at any time to reduce your balance. You can also pay over a shorter or longer term.

Conditions may apply depending on the way you pay for these changes before you're entitled to the full plan benefits. This is explained in more detail in our terms and conditions.

There's no administration charge for making changes.



Terms and conditions

Welcome to Co-op Funeralcare

Thank you for considering a plan with Co-op Funeralcare. We hope this document will give you the information you need.

It tells you who we are, how our plans work and how any changes can be made to your plan by either you or us. It also explains what to do if there's a problem, as well as other important information you might need.

We offer a choice of fixed funeral plans: Simple, Bronze, Silver and Gold as well as tailor-made plans and memorial headstone plans.

Before we get into the detail, we've explained some words to help you understand this section and the rest of this document.

We'll use the words "you", "your", "I" and "my". When we use these words, we mean the person the plan is for.

When we use the words "our Funeral Directors", we're talking about us or other Funeral Directors we have a relationship with. They're people we've picked to work with us to make sure we can provide funerals across the UK.

When we use the word "representative", we're talking about the person who'll arrange your funeral when you die. This may be a family member or a solicitor.

We'll also use the words "we", "us" and "our". When we use these words, we mean Funeral Services Limited. That's a bit formal so we call ourselves Co-op Funeralcare.

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Your plan is an agreement between you and us. Your agreement is made up of the Terms and Conditions, your application form and your plan summary. You'll get your plan summary when you buy your plan and it will confirm what's included.

Who can buy a plan?

You must be a UK resident and be over 18 when you buy your plan. If you're paying by monthly payments over 2 to 25 years, you must have made all payments by your 80th birthday.

How does my plan work?

Your plan will be provided by one of our Funeral Directors on your death as long as you've paid for the plan in full. If you're paying by monthly payments, there are some differences. You'll find details of these in the "How do I pay for my plan?" section.

We only cover funerals carried out in mainland Great Britain and Northern Ireland. If you die outside of mainland Great Britain or Northern Ireland, we can help your representative with arrangements to bring you back. There'll be an extra cost for this. We can then carry out your funeral in line with your wishes.

What's included in my plan?

Before you buy, you can find what's included in our fixed plans in our brochure, on our website or you may also read our Key Features document.

All of our funeral plans include our Funeral Director's services and fees. Our Silver and Gold plans are guaranteed plans.

Our guaranteed plans include all charges that we pay to someone else (except for certain charges listed below). For example, charges that are covered in our guaranteed funeral plans include officiant's fees, church fees, crematorium fees, burial fees (where applicable) and doctor's fees.

You won't get a refund if any of these fees (such as doctor's fees) aren't charged.

Our Simple and Bronze plans are capped plans. Our capped plans include a payment towards charges that we pay to others (except for certain charges listed below). This payment is capped at an amount which is set out in your plan summary. If the total cost of these charges is more than this cap, your representative will have to pay the difference at the time of arranging your funeral. Our Bronze Plan guarantees the third party cremation fee. If the cremation fee is less than the capped amount, the remainder can also be used for officiant and doctor's fees.

If there is a burial rather than a cremation, this guarantee does not apply. The capped payment will be put towards the burial third party costs, such as the burial or interment fee and the officiant fees.

Because prices are likely to change during the life of your funeral plan, we will increase the cap on the charges that we pay to others. We will increase the cap on 1 April 2022 and each year after that in line with the Consumer Price Index ("CPI") as at the previous 31 December. The cap could decrease if CPI goes down. The value of the cap will be set based on the date that the plan claim is made.

If you want to buy a tailor-made plan, these are specifically designed for you. This means you'll need to go into one of our Co-op funeral homes so you can tell us what you want to include in your plan.

When you buy your plan, you'll get a plan summary. This will confirm what's in your plan. If certain things that your plan includes today aren't available at the time of your funeral, we'll provide reasonable alternatives. This could include where your coffin choice is no longer available or if the crematorium you have chosen has closed.

What's not included in both fixed and tailor-made plans?

There may be extra charges for other items at the time of your funeral.

Some examples are set out below.

- If the funeral takes place at a weekend, public holiday or out of normal hours. These charges are fixed by the cemetery, churchyard, graveyard or local authority.
- If we have to remove a medical device (for example, a pacemaker) or a prosthesis (for example, an artificial limb).
- If we have to transport you more than 50 miles to bring you into our care.
- Embalming if chosen by your representative.
- If the funeral procession is more than 15 miles.
- Costs associated with changes in regulations, tax, laws or generally accepted practice, which result in additional costs or affect the conduct of the funeral.

For burials, none of our plans include the cost of buying a grave. We can help with this when you buy your plan.

Fixed plans don't cover the cost of a memorial; for example, a headstone. If you want a memorial, our Funeral Director can help with this and arrange a separate memorial headstone plan. You might already have a memorial. If this needs to be removed, cleaned or repaired, inscribed and put back in place, these costs won't be included in your fixed plan.

At the time of the funeral, your representative may order extra items not included in your plan. For example, limousines, flowers, orders of service, an organist, choir or live music and newspaper notices. If this is the case, these items will need to be paid for before the funeral takes place.

If you've bought a tailor-made plan you may have decided to include some of the above items in your plan. If this is the case then there won't be any extra charges for these.

What's not included in guaranteed funeral plans? (Silver and Gold plans)

There may be extra costs for cremation when a service is held at a different location to the cremation. There may also be extra costs for the burial or disposal of ashes. These can include local authority fees, minister or officiants' fees, an urn, transport costs and our Funeral Director's services to carry out these arrangements. There may be extra charges when you're not a resident of the local area that the local cemetery or crematorium may charge for.

What's not included in capped funeral plans? (Simple and Bronze plans)

If you buy a capped plan, these include a payment towards charges that we pay to others. This payment is capped at an amount which is set out in your plan summary. If the total cost of these charges is more than this cap, your representative will have to pay the difference at the time of arranging your funeral. Because prices are likely to change during the life of your funeral plan, we will increase or decrease the cap on the charges that we pay to others. We will increase the cap on 1 April 2022 and each year after that in line with the Consumer Price Index (CPI) as at the previous 31 December. The cap could decrease if CPI goes down. The value of the cap will be set based on the date that the plan claim is made.

There may also be additional charges for doctor's fees for a cremation if they are not covered by the capped payment towards charges. These fees apply in England and Wales where the death has not been referred to the coroner. These fees do not apply in Scotland. In addition, there may be extra costs for cremation, burial or disposal of ashes as described above for guaranteed plans.

Our Bronze Plan guarantees the third party cremation fee. If the cremation fee is less than the capped amount, the remainder can also be used for officiant and doctor's fees.

If there is a burial rather than a cremation, this guarantee does not apply. The capped payment will be put towards the burial third party costs, such as the burial or interment fee and the officiant fees.

What's not included in tailor-made plans?

There are certain items that can't be booked as part of a tailor-made plan.

Our Funeral Director can explain these.

There may also be extra charges on a tailor-made plan if you move house because different cemeteries can have different charges.

What's not included in memorial headstone plans?

A memorial headstone plan is a type of tailor-made plan but only covers memorials.

The cemetery or graveyard will have rules on what kind of memorials are allowed. For example, the type and size of stone that can be used. This can change over time.

We can only provide your chosen memorial in line with rules that apply at the time the memorial is ordered. This will be after your funeral.

You're responsible for making sure that a grave is bought. This is not a part of your plan.

Our Funeral Director will ask for details of the grave when the memorial headstone plan is arranged.

If you haven't bought a grave, we can't guarantee that the chosen memorial can be placed in your chosen location.

If we can't provide your memorial, we can cancel the plan and give back the money to you (or your representative) but we'll charge £100 for cancelling.

How do I pay for my plan?

You can pay for your plan in one of three ways:

1. In full
2. Monthly payments over 6 or 12 months
3. Monthly payments over 2 to 25 years

If you choose to pay by monthly payments over 2 to 25 years, you'll pay additional charges. You'll be told the total amount you'll pay when you buy the plan.

Do I need to make a deposit?

Yes, you will need to pay a deposit of £99 at the start of your plan. You can also pay additional amounts towards your funeral plan at the start of your plan so that your monthly payments are lower.

Can I use my Membership rewards towards my plan?

If you're a Co-op Member, you can use any member rewards you have earned when you first buy your plan. This will come off the price of your plan. If you'd like to know more about Membership then have a look at our Membership terms and conditions.

Can someone else pay for my plan?

Another person can pay for your plan but if they don't pay, you're still responsible. This means that you or another person will have to pay for your plan. You'll own and control your plan and will receive the documents relating to it. If the person paying for your plan is paying by monthly payments over 2 to 25 years, that person must be 18 or over. All payments must be completed by their 80th birthday.

We'll confirm the payment schedule to the person paying for the plan.

If you'd like to change the person who pays for your plan, you can contact us using the details on page 23.

Making payments for somebody else

This could be under a Power of Attorney (or equivalent legal document) or because you have been authorised by the Court of Protection to make decisions for someone else. If so, you may be able to buy a plan for that person. You can contact us using the details on page 23 and we can help you. We may ask you to send in relevant documents.

How can I pay and when will I be entitled to my plan?

Paying in full

You can pay by credit or debit card. We'll send you a receipt in the post. This will confirm that we'll provide the services in your plan summary when they're needed.

Paying in monthly payments over 6 or 12 months

You will pay a deposit of £99 at the start of your plan. This can be paid by credit or debit card. You'll pay towards your chosen plan over a period of 6 or 12 months. The costs of your plan will be split over the term you choose. You'll pay the monthly payments by Direct Debit.

You'll only be able to receive a funeral when you die if your funeral plan has been paid for in full. If you die before all payments have been paid, your representative will need to pay the rest of the balance. Our Funeral Director can then provide your funeral.

Paying in monthly payments over 2 to 25 years

You will pay a deposit of £99 at the start of your plan. This can be paid by credit or debit card. You'll pay towards your chosen plan over a period of 2 to 25 years. The costs of your plan will be split over the number of years you choose. You'll make payments (including instalment charges) monthly by Direct Debit. You can choose to make a payment from the 2nd to 27th day of the month.

If you choose to pay over 2 to 25 years, you will have to pay additional charges.

You'll find examples of monthly payments (including charges) in the 'Paying for your funeral plan' document. The cost of these will depend on your individual circumstances. You can get a personalised quote online, from one of our funeral homes or by phone.

Your quote will tell you what your monthly payments will be and the total amount that you will pay over the term. You can work out how much the additional charges for the monthly payments are by taking the price of the plan from the total amount you'll pay. If you have a birthday between your quote and when you buy your plan then this might change the amount to be paid each month. We'll confirm the monthly payments in writing when you buy your plan.

If you die in the first 12 months from the start date of your plan

If you die within 12 months from the start date of your plan (and your death wasn't an accident as described below), your representative will have two options. Your representative can choose to pay the balance so that we can provide your plan. Alternatively, your representative can choose not to pay the balance and we'll cancel your plan. If this is the case, we'll return the payments paid on the plan after a cancellation fee of £250 (£100 for a memorial headstone plan).

If you die after 12 months from the start date of your plan or if your death is an accident (The Co-op Commitment)

If you die after 12 months from the start date of your plan and your payments are up to date, we won't collect the balance on your plan. We also won't collect the balance on your plan if you die in the first 12 months and your death was an accident.

This is the Co-op Commitment. Our Funeral Director can provide your plan. By "accident" we mean a physical injury caused by a sudden and unexpected event. An accident doesn't include

- death caused by drugs (unless they were prescribed by a registered doctor in the UK)
- death caused by an injury that is linked to sickness, disease or a physical disorder.

A coroner's verdict of accidental death does not necessarily mean that the death was an accident for the purposes of the Co-op Commitment.

All monthly payments have been fully paid over the entire payment period

You'll receive the funeral or memorial headstone in your plan as soon as it's needed.

What if payments are missed on monthly payment plans?

It's important that you contact us as soon as you can if you (or the person paying for the plan) is finding it difficult to pay the monthly payments. You can contact us using the details on page 23.

Paying over 6 or 12 months

If you miss 3 monthly payments in a row, we may cancel your plan and give you back the money paid. We will charge a cancellation fee of £250 (£100 for memorial headstone plans).

Paying over 2 to 25 years

If you miss any 3 monthly payments in a 5 year period you won't be able to benefit from the Co-op Commitment. We may cancel your plan and give you back the money paid. We will charge a cancellation fee of £250 (£100 for memorial headstone plans).

Paying over 2 to 25 years - What happens if I die and up to 3 monthly payments have been missed?

If you die after 12 months from the plan start date and have missed up to 3 monthly payments, your representative can pay those missing payments. If you die within 12 months as a result of an accident, your representative can also pay these missing payments. These missing payments will need to be paid before the funeral takes place.

We won't collect the balance on your plan. This is part of the Co-op Commitment. Our Funeral Director can then provide what's included in your plan.

If you die within 12 months from the plan start date but not as a result of an accident.

Your representative will need to pay the full balance on your plan or cancel the plan. You won't be able to benefit from the Co-op Commitment. If your representative doesn't wish to pay the balance, we'll cancel the plan and give your representative back the money paid. We will charge a cancellation fee of £250. If you have bought a memorial headstone plan, we will charge a cancellation fee of £100.

When will my monthly payments be collected?

We'll collect payments monthly by Direct Debit. You (or the person paying for your plan) can choose a payment date between the 2nd and 27th day of the month. Your monthly payments will be collected on the same day each month. If this payment date is on a weekend or on a bank holiday, we'll collect the monthly payment just after that date.

If you buy a funeral plan and a memorial headstone plan, you'll need to pay for each plan separately. You don't need to buy a funeral plan to buy a memorial headstone plan.

Can I make one-off payments to pay off my plan more quickly?

You can make one-off extra payments on any monthly payment plan at any time so that you have less left to pay.

If you do this, you've then got two options. The first option is to pay the same amount monthly over fewer monthly payments so that you finish paying for your plan earlier. The second option is to carry on paying for the plan over the same number of monthly payments, in which case each monthly payment will be lower. You can only change the payment period once in any calendar year.

When you've made a one-off payment, we'll send you a new payment schedule and the total payable over the term. If someone else is paying for your plan we'll send them the new payment schedule.

Please contact us using the details on page 23 to arrange a payment.

Can I pay my plan balance in full earlier than agreed?

Yes, you can pay the rest of the balance on your plan at any time.

You can contact us using the details on page 23 and we can tell you how much you've got left to pay.

Refunds made by us

If we need to pay any money back to you, we'll pay it to you even if another person is paying for your plan.

What happens when I die?

Your representative should contact your chosen funeral home or one of our Funeral Directors. They'll need to provide our Funeral Director with the plan details and they'll help them with next steps.

Our Funeral Director will confirm what's included in your plan and will support and guide your representative to arrange the funeral.

With fixed plans, no changes can be made to what's included in your funeral plan after you die either before or during the arrangement of the funeral. If any items in your plan aren't used, your representative won't get any money back.

If extra items are needed which are not included in your plan, these will need to be paid for when the funeral is arranged. Our funeral plans can only be carried out by one of our Funeral Directors. If your representative chooses to arrange the funeral with another funeral provider we may have to cancel your plan. We'll discuss this with your representative first.

With capped plans, if the amount we pay to others is more than the cap set out in your plan summary, your representative will need to pay the rest. This must be paid before the funeral can be provided.

For all guaranteed and capped plans, if extra items are needed which are not included in your plan, these will need to be paid for. These must be paid for when the funeral is arranged. Our funeral plans can only be carried out by one of our Funeral Directors.

If your plan is cancelled then we'll pay you back what you've paid including any deposit. There'll be a cancellation charge of £250 for fixed or tailor-made plans, £100 for memorial headstone plans.

How do we keep your money safe?

We put all of the money from each plan into an individual whole of life insurance policy with Royal London. When we say Royal London, this is 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 in other circumstances; for instance if you or us cancel your plan, so we can refund this to you.

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. We also report the results of an annual valuation for funeral plans in the year-end Co-op accounts. This is carried out by independent professional actuaries.

What if we go out of business?

We're confident this won't happen. In the unlikely event that we go out of business and aren't able to provide your funeral, the money held in the plan 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.

How do I make changes to my plan?

You may want to make changes to your plan. If you need to speak to us about any changes then contact us using the details on page 23.

1. Can I upgrade my plan?

Your plan payment method	To make the changes
Fully paid plans	You'll need to pay for the upgrade or extra items when you make the change.
Monthly payments of 6 or 12 months	You can upgrade your fixed plan or add extra items to your tailor-made plan. You can either pay for the upgrade or extra items in a lump sum or you can pay larger monthly payments to take account of the change.
Monthly payments of 2 to 25 years	You can upgrade your fixed plan or add extra items to your tailor-made plan. You can either pay for the upgrade or extra items in a lump sum or you can pay larger monthly payments to take account of the change.

2. Can I downgrade my fixed plan?

Your plan payment method	To make the changes
Fully paid plans	You can downgrade a fixed plan (for example, Silver to Bronze). We'll pay you back the difference between the price you paid and the current price of your new plan. If you remove items from a tailor-made plan, items will be refunded at the original purchase price. Refunds will be made to the plan holder.
Monthly payments of 6 or 12 months	You can downgrade a fixed plan (for example, Silver to Bronze) or remove items from a tailor-made plan. If you have paid more than the current price of your new plan we'll refund the difference otherwise we'll adjust your future monthly payments.
Monthly payments of 2 to 25 years	You can downgrade a fixed plan (for example, Silver to Bronze) or remove items from a tailor-made plan. If you have paid more than the current price of your new plan we'll refund the difference otherwise we'll adjust your future monthly payments.

3. Can I pay for my plan over a longer or shorter period?

Your plan payment method	To make the changes
<p>Monthly payments of 6 or 12 months</p>	<p>Longer period You can change from 6 to 12 months on the plan you have bought.</p> <p>If you want to pay over a longer period, you'll need to cancel your plan and buy a new one. The new plan will be paid over monthly payments of 2 to 25 years. (The sections of this document on plans with monthly payments over 2 to 25 years will then apply.)</p> <p>Shorter period You can reduce your plan term from 12 to 6 months only.</p>
<p>Monthly payments of 2 to 25 years</p>	<p>Longer period You can change your payment plan to pay over a longer period. You can only pay over a maximum of 25 years of monthly payments in total. This means if you've paid over 5 years and 4 months on your first plan, your plan can only run for a maximum of 19 further years. This is subject to all payments being made by the time the plan payer and / or the plan holder has reached their 80th birthday.</p> <p>Shorter period You may wish to pay over a shorter period but still between 2 to 25 years and we will adjust your future monthly payments.</p> <p>If you're paying over 2 to 25 years, you'll still receive your funeral under the Co-op Commitment. This is as long as your plan has been in place for at least 12 months.</p>

The options above can be used along with one another e.g. you can downgrade your plan and pay over a longer period. In most cases we change monthly payments to reflect the new plan type and / or payment term. However, you can only change your payment term once per year.

Making changes

If you make the changes in 1 - 3 above and are paying by monthly payments, your new monthly payments will reflect the changes you make. We'll confirm your new monthly payments and the total that needs to be paid over the term.

If your plan is being paid for by someone else, we'll send out a new payment schedule to them.

If you ask us to make a change to your plan, we may need to cancel your plan and issue a new one.

How do I choose or change my funeral home?

We give you the option of choosing a funeral home to arrange your funeral when you buy the plan, or at any time. You can also change your funeral home at any time by contacting us. It has to be one of our Funeral Directors.

Can I transfer my plan to someone else?

Once the plan has been paid in full, you may transfer the funeral plan to someone else, who will become the new plan holder. We'll need your written consent to transfer the plan to someone else.

We'll issue a new plan summary in the name of the new plan holder.

How can I change my personal details/address?

Let us know if you change your name, address or bank details or any other information that may affect your plan.

If you move house, you'll need to get in touch as we may need to make changes to your plan. Unfortunately there may be extra charges for some changes. For example, on tailor-made plans, there may be extra costs if you're using a different crematorium.

What other changes can be made to my plan?

We don't know what's going to happen in the future. It's unlikely, but there may be a change in the law or tax rules that affect the way we carry out the funeral. This may mean we need to apply extra charges (or pay you money back). If there are extra charges, we'll ask you or your representative to pay for these.

How do I cancel my plan?

Cancelling within 30 days of the start date

However you pay, you can cancel your plan within 30 days of the start date without giving any reason and receive a full refund. If we pay any money back, we'll pay it to you even if another person is paying for your plan.

You can cancel your plan by using the details below to get in touch.

- 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**

Cancelling your plan more than 30 days after the start date

If you ask us to cancel your plan after 30 days there'll be a charge of £250 on fixed or tailor-made plans or £100 on memorial headstone plans. We'll pay you back the payments made for your plan (including any deposit).

You'll need to write to us at the address above if you want to cancel. You'll also need to return the plan summary to us.

Our right to cancel your plan

We can cancel your plan if:

1. We're not able to carry out what's included in your plan due to circumstances beyond our control. This may be as a result of rules at the graveyard or churchyard on memorial headstone plans. Or, where we're unable to provide the funeral in your chosen location or a funeral outside of Great Britain or Northern Ireland.
2. If you miss 3 consecutive payments (or 3 payments over a five-year period) we have the right to cancel your plan.

If we cancel your plan in these circumstances we'll pay you back any payments made, less a cancellation fee of £250 (or £100 if it's a memorial headstone plan).

How do I make a complaint?

If you want to make a complaint, you can contact us by phone, e-mail or post.

- Phone: **0800 083 6301**
- Email: **funeral.complaints@coop.co.uk**
- Post: **Client Relations Team,
Co-op Funeralcare,
1 Angel Square,
Manchester,
M60 0AG**

How we manage your complaint

We'll be in touch within 5 working days to let you know we've got your complaint. 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 sort out the complaint fully within 28 days. If we can't finish our investigation within this time we'll let you know how we're getting on.

If you're not happy with our response to your complaint, you can take your complaint to the Funeral Planning Authority:

- Phone: **0845 601 9619**
- Email: **funeralplanningauthority.co.uk/
contact-us/complaint-form**
- Post: **Funeral Planning Authority,
Barham Court, Teston,
Maidstone,
Kent,
ME18 5BZ**

Where you've bought online, we need to tell you about the online disputes resolution platform. You can find this on <http://ec.europa.eu/odr>. This allows customers and traders to agree disputes out of court. English Law applies to this agreement. Any claim made in a court relating to your plan will be in the Courts of England and Wales. If any part of the agreement doesn't apply the rest of the agreement still stands.

This agreement is only for your benefit. No other person (including your representative or a person who pays for your plan) has any right to bring a claim under any term of this agreement.

What if my plan's not used?

If your plan hasn't been claimed 12 months' after your death or your 110th birthday, we'll write to your last known address to see if your plan's still needed. If we don't get a response within 56 days, we'll assume that your representative has chosen not to claim the plan benefits. We'll then have the right to cancel your plan and keep any payments you've made.

What if I lose my plan documents?

If you lose any documents, don't worry. Call us or email us, using the details below and we'll send you a replacement.

What if I need to contact you?

You can contact us in the following ways for plan sales, lost plan documents, plan enquiries and general enquiries.

- Phone: **0800 289 120**
- Email: **funeralplanenquiries@coop.co.uk**
- Post: **Customer Services,
Co-op Funeralcare,
1 Angel Square,
Manchester,
M60 0AG**



It's what we do

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