

The **co-operative** funeralcare

Funeral Planning from the experts

Your Funeral Plan

Questions Answered

1 What will my Funeral Plan cover?

If you choose a *Set Cremation or Set Burial Plan* it will cover you for all the items included in your Plan as set out in the brochure and specified on your Funeral Plan Summary.

If you choose a *Tailor-made Plan* then it will cover you for the services itemised and costed on the Application Form and specified on your Funeral Plan Summary.

2 Who will be providing my funeral?

The funeral will be provided by The Co-operative Group through one of The Co-operative Group Funeral Homes, or another Co-operative Society or Funeral Director affiliated to The Co-operative Group.

3 How will my relatives/representatives know what to do when the time comes?

When you purchase a *Set Cremation/Set Burial or Tailor-made Funeral Plan*, you will receive two Care Cards with your Documents Folder, one of these should be passed on to whoever is most likely to arrange your funeral. When the time comes to arrange your funeral, they simply need to refer to this Care Card.

You can note the phone number of your local Co-operative Funeralcare Funeral Home on the Care Card, it also includes the contact number for The Funeral Planning Team who will provide all the support needed to help your loved ones.

4 What happens if I die overseas?

All our Funeral Plans can only be used for funerals in mainland Great Britain or Northern Ireland. Should you die overseas, your Co-operative Funeralcare Funeral Director may be able to help arrange repatriation. You may be insured for this – if not your family will have to cover the costs separately. Once repatriated, your Plan can be used to arrange the funeral, provided the funeral takes place in mainland Great Britain or Northern Ireland.

5 What if I have any personal requests for my funeral?

With a *Set Cremation or Set Burial Plan*, you have the opportunity to further personalise your funeral, which your Funeral Director will assist you with. Once you have purchased a Plan, you will receive a Personal Wishes Form from us. On this form, you can record:

- Personal wishes - these are requests to personalise the services already included in your *Set Cremation*

or *Set Burial Plan* such as choices of hymns, music and readings.

- Additional services - these are requests for services that are not included in your *Set Cremation Plan or Set Burial Plan*, such as additional limousines, newspaper notices, a separate church service before a cremation, burial/scattering of ashes or a memorial. Additional services will need to be paid for by your relatives/representatives at the time of the funeral.

With a *Tailor-made Plan* you can specify Funeral Plan Arrangement Requests such as place of service and your instructions regarding ashes and jewellery. These will be recorded at the time of arranging your *Tailor-made Plan* and any costs will be included in the Plan price. You can add to or amend your Funeral Plan Arrangement Requests at any time.

These details will then be held with your Funeral Plan and passed on to the Funeral Director at the time of the funeral.

Although we cannot guarantee your personal wishes or additional services, we will always do our best to work with your family to provide what you would have wanted.

You can add to or amend your personal wishes or additional services at any time.

6 What personal touches can be arranged by my family at the time of the funeral?

Personal touches can be added by your relatives/representatives at the time of the funeral. These may include items such as: additional limousines, newspaper notices, burial/scattering of ashes. The costs of these items will need to be paid for at the time of the funeral by the person who arranges them.

7 Will there be anything extra to pay at the time of the funeral?

With all Co-operative Funeralcare Funeral Plans there will be nothing extra to pay for the services and arrangements specified on your Funeral Plan Summary.

We occasionally incur additional charges which would need to be paid for, in circumstances where, for example:

- We receive a request from your relatives/representatives for the funeral to take place during a weekend, a Bank Holiday or out of normal hours as defined by the local cemetery/churchyard/graveyard/crematorium.

- We need to transport the deceased further than the 50-mile radius stated in the *Set Cremation or Set Burial Plan* and/or via routes that incur an additional charge by third parties (such as a ferry crossing).

Full details of these and other occasional charges are given in the Terms and Conditions.

With a *Tailor-made Plan*, all of the detailed funeral services that you specify will be covered by your Plan. Your relatives/representatives will need to meet the cost of any further services that they may wish to add at the time of the funeral (See Q6).

With a *Set Cremation or Set Burial Plan*, your relatives/representatives will need to meet the cost of any additional services that you have recorded in advance with us as well as any cost for further services that they may wish to arrange at the time of the funeral. (See Q5 & Q6)

8 What if I choose a *Set Burial Plan* or a *Tailor-made Plan* but don't already own a grave?

If you choose a *Set Burial* or *Tailor-made Plan* and you don't already own a grave, we would recommend that you either:

- Purchase a grave in advance. This allows you to choose a particular grave and ensures that you will be buried in the cemetery of your choice. Please note that not all Local Authorities allow the pre-purchase of graves. Your local Co-operative Funeralcare Funeral Director will be able to advise you on local regulations.
- Include a grave purchase fee in your *Tailor-made Plan*, however we cannot guarantee that your chosen location will be available when the time comes.
- If you have chosen to be buried in a graveyard/churchyard, grave purchase fees will not apply.

It is important to consider the benefits of purchasing a grave in advance where possible, as otherwise your relatives/representatives will need to purchase one at the time of your funeral.

If you are not a resident of the Local Authority area where you are to be buried, then multiple interment fees are likely to apply.

Your local Co-operative Funeralcare Funeral Director or the Funeral Planning Team will be able to give you any information you require on the cost and availability of graves in your local area to help you with this decision.

9 How can I pay for my Funeral Plan?

We have various payment options available according to the type of Funeral Plan you choose:

- A *Set Cremation or Set Burial Plan* can be paid for in full with a single payment, in full over a set period of 12, 24 or 36 months or by paying in fixed monthly payments. The fixed monthly payment option may provide you with a more affordable monthly payment, but will need to be paid for life or until the Plan anniversary prior to your 90th birthday, whichever is sooner.
- A *Tailor-made Plan* can be paid for in full with a single payment or in full over a set period of 12, 24, 36 or 60 months.

10 Are there any age restrictions on purchasing a Funeral Plan?

If paying in full with a single payment or in full over a set period, The Co-operative Funeralcare Funeral Plans can be purchased by anyone aged 18 or over.

If paying by fixed monthly payments, the Funeral Plans are available to anyone aged between 50-80.

11 Do I need a medical to purchase a Co-operative Funeralcare Funeral Plan?

There is no medical screening or medical required when applying for any of our Funeral Plans, regardless of any existing medical conditions.

12 Can I take a Plan out for somebody else?

Yes, with all our Plans and all our payment options you can purchase a Plan for someone else. For the fixed monthly payment option, the monthly payment is calculated based on the Plan type chosen, age and gender of the Plan Holder.

Please note that all correspondence will be issued to the Plan Purchaser.

The Plan Purchaser has the rights to the Plan and is responsible for meeting the payment arrangements. To provide you with flexibility for the unknown, these rights and responsibilities may be transferred to the Plan Holder if the Plan Purchaser dies before the Plan Holder (if the Plan Holder notifies us); or if both the Plan Holder and Plan Purchaser so request (and both parties notify us).

13 What happens if I die before I have finished paying for my Plan?

If you are paying in full over a set period and you die before your Plan has been paid for in full, your relatives/representatives have the option to either:

- Pay any amount still owed as a single payment. This must be paid before the funeral can be arranged
- OR

- Cancel your Plan by writing to us. If this happens, a refund of all payments will be made to the Plan Purchaser or Plan Holder's estate as appropriate, less a cancellation charge of £250.

If you are paying by fixed monthly payments and you die during the first two years following the start date of the Plan, then the Plan benefits will not be delivered and your estate will receive the amount equal to 120% of the payments paid. If your death is beyond the first two years, you are entitled to the full Plan benefits, with no further payments due after the date of death.

14 What happens if I stop paying for my Plan?

If you are paying in full over a set period, we will allow 30 days of grace during which time you can pay the outstanding payment due and your Plan will remain in place. If the outstanding payment is not received within 30 days, we will cancel the Plan and return the money you have paid us, less a cancellation charge of £250.

If you are paying by fixed monthly payments, if payment is not made on the due date, we will allow 30 days of grace during which time you can pay the outstanding payment and your Plan will remain in place. If the outstanding fixed monthly payment is not received within the days of grace, your Plan will be cancelled, you will not be entitled to the Plan benefits and you will not get any money back.

15 What if I change my mind and want to amend my Selected Plan?

If you change your mind and you have chosen a *Set Cremation or Set Burial Plan* we cannot change or amend the Plan, for example by adding or removing individual items or benefits. If during the life of your Plan you wish to change to a different Funeral Plan, we will be required to cancel your original Plan. Please see Q16 and the enclosed Terms and Conditions for full details on 'Cancelling your Plan'.

If you have a *Tailor-made Plan* you can change or amend your Plan free of charge at anytime, although you will have to pay for any additional services you add (See Q5).

16 What if I want to cancel my Plan?

If you wish to cancel within 30 days of purchasing your Funeral Plan you will be entitled to a full refund with no cancellation charge to pay, regardless of how you have paid for the Plan.

If you wish to cancel after 30 days and you are paying for your Plan in full with a single payment or in full over a set period, you will receive a refund of all monies paid, less a cancellation charge of £250.

If you wish to cancel after 30 days, and you are paying for your Plan by fixed monthly payments, your Plan has no cash value and you will not receive a refund of any monies paid. A cancellation charge does not apply.

17 How is my money invested?

The Co-operative Funeralcare are required by UK law to invest all Funeral Plan monies in a Financial Services Authority (FSA) regulated Whole of Life policy or trust fund.

If you are paying in full with a single payment or in full over a set period, the money is invested with The Co-operative Insurance Whole of Life policy.

If you are paying by fixed monthly payments, the money is invested in a Whole of Life policy with AXA Sun Life plc.

18 How is my money protected?

Your money is managed under Financial Services Authority (FSA) guidelines and the fund is subject to yearly valuations and capital assessments. You are also protected by the Funeral Planning Authority (FPA) call 0845 601 9619 or visit www.funeralplanningauthority.com of which The Co-operative Funeralcare is a member. The FPA have arrangements for resolving disputes between customers and the FPA registered providers.

19 What happens once I have sent my completed Application Form?

The Co-operative Funeralcare Funeral Planning Team will send you a Funeral Plan Documents Folder including a covering letter, a helpful brochure, two copies of your Funeral Plan Summary document with details of your chosen Plan, two Care Cards and a Personal Wishes Form (if you have purchased a *Set Cremation Plan or Set Burial Plan*).

If you are paying in full over a set period, the covering letter will confirm the set period you are paying over, the amount of the payment and the date of your first direct debit payment.

If you are paying by fixed monthly payments, the covering letter will confirm the amount of your fixed monthly payment and the date that the first payment will be made.

20 What about The Co-operative Membership Share of the Profits?

The Plan Purchaser is entitled to a Share of the Profits on the purchase of a Funeral Plan, as long as a valid membership number is provided at the time of taking out the Plan. To find out more about the benefits Membership brings and to become a member, please ask your Funeral Director for a membership application form, call 0845 090 1456, or visit www.co-operative.coop/membership

Calls may be monitored or recorded for security and training purposes. Call charges from other companies may vary and you may want to check this with your service provider.

The Co-operative Funeralcare and The Co-operative Group are trading styles of The Co-operative Group Limited. Registered Office: Co-operative Group Ltd, New Century House, Manchester, M60 4ES. Reg No. 525R. Registered in England and Wales. www.co-operativefuneralcare.co.uk

**If you have any other questions please contact
The Funeral Planning Team on 0800 289 120.**

Lines are open Mon – Fri 8am-6pm and Sat 9am-1pm
(excludes public holidays).

