

Funeral plan Key Features document

This document summarises the main features and benefits of our plans and payment methods.

You should read this in conjunction with our terms and conditions, our brochure and our 'paying for your plan' leaflet.



1. What is a funeral plan?

A funeral plan lets you arrange and pay for your funeral in advance and at today's prices, beating rising funeral costs. It's an easy way to get your funeral arranged whilst protecting loved ones from rising costs and uncertainty about your final wishes.

2. How can you buy a plan

Buying a plan from us is simple. You can buy:

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

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

3. Who will carry out your funeral

Your funeral will be carried out by Co-op Funeralcare or a funeral director we work with. We have over 1000 funeral homes in the UK. We can only provide funerals across mainland Great Britain and Northern Ireland.

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.

4. 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 2-25 years, you must have made all payments by your 80th birthday.

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

5. What type of plans do we offer?

We offer a choice of set plans - Simple, Bronze, Silver and Gold. We also offer tailor-made plans including masonry plans.

A tailor-made plan lets you decide exactly what's included to meet your personal wishes.

You may also buy a tailor-made masonry plan. This can be with a funeral plan or by itself. This allows you to choose and personalise your memorial.

6. How our plans work

All our plans are fully guaranteed. This means that what's included in your plan is covered with no more to pay at the time of the funeral.

If you've paid for your plan in full, your plan will be provided on your death.

If you're paying by instalments, you can see our terms and conditions that explain when you'll be entitled to your plan.

When you die, your representative should contact one of our funeral homes or call us on the details below. We'll support and guide them through the process. They'll need to provide the plan summary and the registrar's certificate for burial or cremation.

7. What our plans include

You can find what's included in our set plans in our brochure or on our website.

Set plans include our funeral director services and fees as well as third party charges that we pay to someone else. For example, officiant's, crematorium or cemetery 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.

8. What's not included in our plans

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

- on cremation for a ceremony or service held at a different location to the cremation;
- for the burial or disposal of ashes; or
- when you're not a resident of the local area as the local cemetery or crematorium may charge for this.

On tailor-made plans, there are certain items that can't be booked as part of a tailor-made plan. A Co-op Funeral Director can explain these.

On masonry 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 rules that apply at the time the memorial is ordered. This will be after your funeral.

9. Simple payment options

We offer a range of flexible and affordable payment options. You may pay

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

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

On instalments over 2 - 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 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**

10. How 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 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 we cancel your plan, so we can refund this to you.

For extra protection, the policies and their proceeds are held by an independent trustee, Capita Trust Company Limited. These are held on trust for when they're needed.

What if we go out of business?

We're confident this won't happen. But in this unlikely event, the money will be protected by the trust under the control of the independent trustee. The trustee will work with the Funeral Planning Authority or a replacement funeral director to provide your funeral. Alternatively the funds will be returned to your estate.

11. 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. There'll be a cancellation charge of £250 on set or tailor-made plans or £100 on masonry plans.

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

12. What if you want to make changes to your plan

A set plan can't be amended or added to. You can choose to upgrade or downgrade your plan to one of our other set plans at any time.


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.

13. How can you contact us?

 0800 289 120

 Customer Services, Co-op Funeralcare,
12th Floor, 1 Angel Square, Manchester,
M60 0AG

 funeralplans@letsco-operate.com



The Funeral Planning Authority (FPA) also have arrangements for resolving disputes between customers and FPA registered providers. You can call the FPA on 0845 601 9619 or visit www.funeralplanningauthority.com for more information.

Our promise

Our promise is to help you arrange or plan a funeral with care, respect, clarity and reassurance. Our team of professionals are here to listen, advise and guide you through all your options. We're available 24 hours a day, 7 days a week so you'll always have someone to talk to.

We're here, we understand how difficult this can be and we promise to help you at every step of the way.



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