

Your guide to Funeral Plans

The **co-operative** funeralcare

Central England Co-operative

Why choose a Central England Co-operative Funeralcare funeral plan?

Put your trust in Central England Co-operative to provide your funeral plan. We will carry out your funeral just the way you want and take care of your loved ones when the time comes.

A unique tribute to a unique life

We offer a wide range of funeral plans for burial, cremation or memorials. Together we can create a completely unique and personalised service - the way you want it to be - and there are also many convenient ways to pay.

Here for you

Central England Co-operative offer funeral services at over 132 locations in 16 counties, with our colleagues living in the communities we serve.

Making it clear

With our comprehensive funeral plans, all of the services you choose are guaranteed - with no more to pay. Our team can answer any questions you have and can help you to complete any necessary documentation as required.

Guiding you through

We will explain the options you have available and provide you with the time, knowledge and confidence to make the right choices for you.

Caring professionals

We understand our service is only as good as our people who look after you and your family. That's why we continually invest in our people to provide a professional, respectful service.

The Co-operative Funeralcare difference

No hidden costs

Unlike some other funeral plan providers, the Central England Co-operative funeral plan guarantees all third party charges are included in the plan for the products and services you have chosen, as well as our Funeral Director fees for either a cremation or burial service. This means there will be no more to pay, no matter how much prices rise. If at any point in the future you choose to move to another part of the country, and you'd prefer to change your nominated Co-operative Funeralcare Funeral Director, you can do this and there will be no fees to pay providing your location of services remains unchanged.

Please be aware there may be additional charges incurred by the local authority if you change residence which takes you out of the parish/district. In circumstances where a journey needs to be made exceeding 30 miles from your chosen funeral home, additional mileage costs will be chargeable.

Protection from rising funeral costs

Funerals are one of the fastest rising costs in the UK. Between 2017 and 2018 the costs rose 4.7% - the 15th consecutive year-on-year increase. Since 2004, the total cost of dying has increased by 122% rising far quicker than the rate of inflation.*

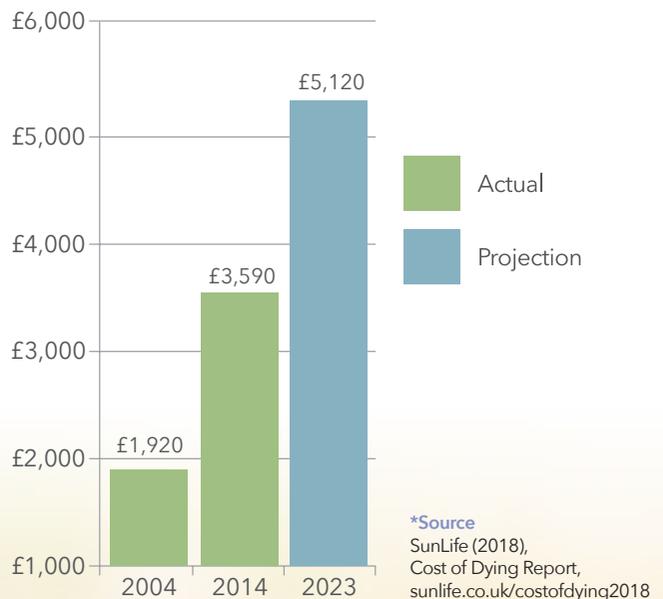
How much does a funeral cost?

Back in 2004, an average funeral cost just £1,920. However, by 2014, this had increased to £3,590, an increase above the general level of inflation. If funeral costs continue to rise at this rate, the average funeral could cost over £5,000 by 2023.* Reasons for the continuing increases in funeral costs include cuts to local authority budgets, a rise in fuel prices and lack of space for new graves.

Your money is safe

In order to ensure our funeral plan holders' money is safe, we transfer the funds received for the future provision of a funeral into either a whole-of-life policy or a Trust. This ensures that the clients' funds are secure whilst they remain alive. Please see our 'Key Features' leaflet for more information.

National average funeral costs UK (£)



A choice of funeral plans to suit your needs



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We offer a choice of burial and cremation set funeral plans along with a tailor-made option allowing you to select your chosen products and services.

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You can purchase one of our plans for yourself, for a loved one or as a joint plan (you and one named other). See page 8 for more information on joint funeral plans.

We offer a range of payment options to suit your budget.

Set funeral plans

All set plans are designed to offer a choice of burial or cremation and you can request your preferred funeral home location or select the closest. Each offers all the essential services for a funeral.

Our comparison table provides more information about the products and services included in each plan.

Your plan: choose from five set plans

Bretby – an unattended funeral offering with a simple coffin including private transport and personnel required for the funeral. A dignified cremation will be carried out at a location and time of our choosing with no family attendance. We offer a range of options for how you would like us to handle the Cremated Remains.

Simple – a simple coffin provided with a hearse and personnel required for the funeral.

Stanford – a simple style oak veneered coffin complete with hearse and personnel required for the funeral.

Malvern – a polished oak veneered coffin complete with hearse and personnel required for the funeral, accompanied by one following limousine.

Kensington – a superb, craftsman-made, polished coffin of solid oak with hearse and personnel required for the funeral, accompanied by two following limousines.

If you would like any products or services in addition to those included in your chosen set plan, your requests can be documented and carried out and paid for by your representative at the time of need. Alternatively you may wish to consider our tailor-made option.

How to purchase

If you have any questions or would like to purchase a set plan you can contact us in the following ways:

- Call our Funeral Planning team on **0800 454552** or **01543 421378** to arrange an appointment in one of our funeral locations or in your own home to discuss your requirements.
- Complete the funeral plan application form enclosed within this brochure and return it to us in the pre-paid envelope provided.
- Visit your local Central England Co-operative Funeralcare funeral home – to find your nearest home, visit **www.prepaidfunerals.coop**

How to pay for your set funeral plan

- With one single payment via credit card, cheque, BACS or cash.
Please note cash can only be accepted in a funeral home.
- By Direct Debit over 12, 24, 36, 48 or 60 months (instalment charges apply).

Choosing your set plan

Each of our set plans* are available for both burial and cremation and include a different range of services as shown in the table below.

*excluding Bretby which is cremation only

Funeral director charges

	Bretby	Simple	Stanford	Malvern	Kensington
Bringing you or your loved one into our care	✓	✓	✓	✓	✓
Funeral arrangement support	✓	✓	✓	✓	✓
A simple coffin ¹	✓	✓			
A simple style oak veneered coffin ¹			✓		
A polished oak veneered coffin ¹				✓	
A superb craftsman made polished coffin of solid oak ¹					✓
Private transport and personnel as required	✓				
Hearse and personnel required for the funeral (A minimum of four bearers are provided)		✓	✓	✓	✓
One following limousine				✓	
Two following limousines					✓
24-hour transfer of you or your loved one to a suitable resting place within the UK	✓	✓ ²	✓ ²	✓ ²	✓ ²
Care and preparation of you or your loved one	✓	✓			
Care, preparation and embalming (optional)			✓	✓	✓
Arranging the funeral service (at a local cemetery, churchyard, graveyard or crematorium)		✓	✓	✓	✓
Funeral procession from home/funeral home/churchyard/graveyard/cemetery ²		✓	Client flexibility to choose route		

Family support and assistance provided by funeral director

Unattended funeral at a time and date of our choice	✓				
Mutual agreement on time and date of the funeral		✓ ⁵	✓	✓	✓
Provision of advice on all matters relating to the funeral	✓	✓	✓	✓	✓
Visit your loved one to pay your respects (during opening hours)		✓	✓	✓	✓
Bereavement assistance via professional organisations	✓	✓	✓	✓	✓
Ritual washing facilities (during opening hours at agreed location)			✓	✓	✓

Cremation - third party charges

Doctors' medical fees (where applicable)	✓	✓	✓	✓	✓
Cremation fees at crematorium location of our choice	✓				
Cremation fees at a local crematorium		✓	✓	✓	✓
Minister or Officiant's fee to perform the service at the crematorium		✓	✓	✓	✓

Burial - third party charges³

Burial or interment fee (single) ⁴		✓	✓	✓	✓
Grave preparation fee where applicable		✓	✓	✓	✓
Church service fee incl. Minister or Officiant's fees to conduct a service at either a local church, cemetery, chapel or at the graveside		✓	✓	✓	✓

A set plan for burial does not include the grave purchase. Please refer to page 11 'Important information about burials and memorials' for full details of what is and is not included with a set plan for burial before making your decision.

¹ The choice of coffin will be subject to availability at the time of need

² Excess mileage charges apply where the journey exceeds 30 miles from your chosen funeral home

³ Burial does not include plot - see important information about burials and memorials

⁴ Any additional costs incurred due to living outside of parish/district are payable at the time of the funeral

⁵ Restricted times available

Tailor-made funeral plans

Our caring, professional staff can help you to plan your funeral exactly as you want it, in as much or as little detail as you like.

Some people want a simple funeral whilst others prefer a more personalised service. With our expertise, local knowledge and guidance we can help you to plan a unique tribute personalised to you and your wishes.

Funeral director's fees and third party charges

The funeral director's fees include 24 hour support for our families, completion of required documentation and arrangement of all elements of the funeral including liaising with third parties on your behalf. Our professional services include taking care of the deceased and ensuring they are treated with dignity and respect at all times and arranging visits by loved ones as required.

Third party charges will be included accordingly for a tailor-made funeral plan based upon your requirements.

Burial or cremation

- Burial - Most burials take place in a churchyard, cemetery or woodland burial ground. We will be happy to discuss any local regulations, restrictions and availability in your preferred location. If you reside outside of the geographical boundaries, there may be restrictions or additional costs to pay.
- Cremation - Most crematoria have a service room. You may want to arrange a service in church or another location before or after going to the crematorium.

Choosing a coffin

We supply a wide range of quality coffins and caskets suitable for burial or cremation. Choices range from a simple style veneered solid wood, to colourful coffins, banana leaf or wicker. Many of our coffins and caskets can be personalised with images or lettering of your choice - please ask one of our funeral colleagues for more details or to view our full range.

Music

You may want to specify your favourite pieces of music, songs or hymns to be played as part of your personalised funeral plan.

Online obituary and newspaper notices

All funeral arrangements include the offering of an online obituary. This digital offering allows you to advise all attendees of the funeral arrangements, invite them to make a donation to a designated charity and leave a permanent legacy.

You may also make a contribution towards a newspaper obituary in the local newspaper.

Transport

There are various methods of transport available with flexibility around your chosen route:

- Motorised hearse
- Limousines (most can carry six people); various colour options are available
- Horse drawn hearse
- Motorcycle hearse

Please advise if you would like us to arrange any other alternative form of transport.

Flowers

Choose from our extensive range of beautiful high quality tributes handcrafted by our expert floral team. Options include a simple coffin spray, traditional or contemporary wreath or cross. Alternatively, if you are looking for a more personalised and unique tribute, please ask one of our funeral colleagues for more details.

Donations

You may request that donations are made to a charity or other organisation of your choice. This is a complimentary service offered via an online donation tool or supported by our funeral colleagues.

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Funeral stationery - orders of service

An order of service is professionally printed funeral stationery which provides that personal touch to guide attendees through the funeral service. We offer a wide range of designs for you to choose from which can be personalised with photos, special messages or a reading.

Memorial masonry

We can provide a separate memorial masonry plan. See page 12 for further information.

Chosen route for the cortege

We can take a chosen route to pass and pause at places of your choices, maybe a residential or work location or a place of worship.

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All tailor-made funeral plans offer a choice of burial or cremation and the option to completely personalise your funeral plan.

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Our tailor-made option can only be completed with one of our funeral colleagues. This can be in one of our funeral homes or in the comfort of your own home.

All our tailor-made funeral plans guarantee to cover the funeral director costs as well as the cremation or burial fees and third party costs included in your plan.

There are some additional products and services which you can make a contribution towards, leaving the balance payable following the funeral; these may include catering, balloons or a choir. Our funeral colleagues will be able to discuss your requirements and advise accordingly.

Tailor-made plans are available for yourself, someone else or as a joint plan (you and one named other). See page 8 for more information on joint plans.

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How to purchase

If you have any questions or would like to purchase a tailor-made plan you can contact us in the following ways:

- Call our Funeral Planning team on **0800 454552** or **01543 421378** to arrange an appointment in one of our funeral homes or in your own home to discuss your requirements.
- Visit your local Central England Co-operative Funeralcare funeral home - to find your nearest home, visit www.prepaidfunerals.coop

How to pay for your tailor-made funeral plan

- With one single payment via credit card, cheque, BACS or cash.
Please note cash can only be accepted in a funeral home.
 - By Direct Debit over 12, 24, 36, 48 or 60 months (instalment charges apply).
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Joint funeral plans

Where there are two individuals looking to take out a funeral plan, you can either take out a funeral plan for each person or take out a joint funeral plan, where the plan can be redeemed upon the death of either person.

When the first plan holder passes away, they have the choice to redeem the plan or to leave the plan active for the remaining plan holder.

A joint plan will include the names of both individuals; this does not need to be your spouse or partner nor do they need to reside at the same address.

Please be aware that the client on the application form will be the person responsible for making payment or any amendments to the funeral plan in the future and will also receive all documentation relating to the plan.

The products and services within a joint plan will need to be identical for both parties. However, you have the option to express specific wishes for each person, such as clothing, music or jewellery. If you would like any products or services in addition to those included in your chosen joint plan, your requests can be documented, carried out and paid for by your representative at the time of need.

Joint plans are available on all of our set and tailor-made options.

Many people take out a joint funeral plan to assist with spreading the cost as they may not be able to release any assets in order to provide a provision for payment of a funeral.



Funeral wishes

In addition to the funeral plan service, our funeral wishes service is available to those who wish to confirm their funeral details but may not yet be ready to make a financial commitment.

The funeral wishes service is free of charge and available to everyone. It can be completed as a standalone request or accompanying your funeral plan.

In order to ensure your wishes are kept up to date, a member of our Funeral Planning team may contact you annually to discuss any changes required. If you prefer not to be contacted, you can opt out by completing the information on the funeral wishes form. Alternatively, you can visit your local funeral home to make changes at any time.

How to arrange

If you have any questions or would like to discuss our funeral wishes offering, you can contact us in the following ways:

- Call our Funeral Planning team on **0800 454552** or **01543 421378** to arrange an appointment in one of our funeral homes or in your own home to discuss your requirements.
- Visit your local Co-operative Funeralcare funeral home.
- Visit www.prepaidfunerals.coop/funeral-wishes and complete online.
- Complete the funeral wishes form enclosed within this brochure and return it to us in the pre-paid envelope provided.
- Download a form from our website, complete the required details and email to funeral.planning@centralengland.coop

Considerations for later life planning

In addition to your funeral wishes, you may want to think about the following considerations:

- What do you want your loved ones to remember about you most?
- How do you want to be remembered?
- Is there a defining moment in your life that made you who you are today - and do your loved ones know about it?
- How would you like your loved ones to celebrate your life once you've passed away?
- Is there anyone you would like to speak at your funeral service, or at the wake afterwards?
- Who will handle your estate and are they fully prepared for what they will need to do?

Often it's more difficult for our loved ones to broach the subject of when we've passed. Take control and let your loved ones know exactly how you want to be remembered. Make sure they know about the moments that have mattered in your life and the memories that you treasure the most. These are often the little things that other people will forget in that emotionally sensitive period following your passing.

There are other ways you can make sure you look after your loved ones when you are gone, in addition to a funeral plan, or making your funeral wishes.

Write a will

If you die without a will, your property and assets may not pass to the people you would want to see them go to - the government gives clear instructions on who should benefit.

Consider setting up a trust to safeguard your assets

Trusts can also provide extra guarantees that your loved ones will be looked after in the event of your death.

Lasting power of attorney

There are two different lasting powers of attorney to consider:

1. To look after your health - to make decisions on your day-to-day healthcare and medical treatment, as well as dealing with health and social care staff.

2. To look after your finances - paying your bills or managing your investments.

The Money Advice Service offers impartial money advice

Visit www.moneyadviceservice.org.uk for further information.

Important information about burials and memorials

Things to consider about burials

If you choose a burial when arranging your funeral plan, there may be some local regulations or restrictions in the chosen location. The following information may help you to decide whether you need further advice from us regarding burial, or if you wish to arrange any additional services as part of your tailor-made plan.

If you choose a burial in a cemetery

Although your burial plan includes an interment fee, which covers the local authority's (or cemetery owner's) charge for the grave to be prepared and the burial to take place, there are several other points to consider:

Purchasing a grave

If you already own a grave, please make a note of the grave details when completing your application form. Our funeral plans for burial do not cover the cost of purchasing a new grave. If you do not own a grave, then you or your representative will need to purchase one from the local authority responsible, or owner if a private cemetery, for your chosen cemetery before a burial can take place. There are two options available:

1. Many people prefer to purchase a grave in advance as this often allows them to choose a particular grave and guarantees that they will be buried in the cemetery of their choice. However, in addition to the grave purchase fee, specifying a particular grave may incur a selection fee. Our funeral colleagues will be able to advise whether your chosen cemetery offers the option of purchasing a grave in advance or if this needs to be completed at the time of the funeral arrangement. Please note that we cannot purchase a grave on your behalf.

Please be aware there may be additional charges imposed by the local authority if you change residence or boundaries change which takes you out of the parish/district.

2. If you do not already own a grave and do not plan to pre-purchase one, your representative will need to purchase a grave separately at the time of your funeral before the funeral arrangements can go ahead. This will be dependent on the availability of grave spaces at the time. We will assist you with who to contact and how to arrange this, but we cannot take payment for or purchase the grave on your behalf.

Temporary grave markers

In many cemeteries it is customary to place a temporary marker on the grave after the burial takes place, particularly if a headstone is to be erected later. The price of a burial funeral includes a temporary grave marker, or you may choose to purchase your own.

Burial fees

If you have chosen to be buried your funeral plan will include a single burial fee. This allows the burial to take place, the fee for preparation of the grave and the church fee if a service in church prior to the burial has been arranged.

Availability of grave spaces

The availability of grave spaces in your chosen burial location is not guaranteed and will be dependent upon the situation at the time of your funeral. We will do everything possible to ensure that your wishes are met or that reasonable alternative arrangements are made if necessary.

Memorials for burial and cremation

We remember our loved ones and create a legacy in many ways; memorialisation can be holding a funeral reception following the funeral to celebrate a life, creating an online obituary, arranging a headstone or cremation plaque for friends and family to visit and remember.

Our caring, professional colleagues can help you to plan your memorial exactly as you want it, in as much or as little detail as you like. Some people want a simple tribute whilst others prefer a more bespoke memorial. We have a range of options available, from vases, cremation plaques, headstones and kerb sets to mausoleums to ensure a unique tribute personalised to you and your wishes.

With our expertise, local knowledge and guidance we can assist you with local regulations and restrictions and our Co-operative Memorial colleagues are all trained and licensed to ensure all memorials are fitted in accordance with National Association of Memorial Masons (NAMM) guidelines.

Memorial masonry plan

As well as making funeral arrangements in advance, you can also arrange for a new memorial or an additional inscription to an existing memorial by taking out one of our memorial masonry plans. You can do so at any time by contacting your local Co-operative funeral home to discuss further, or to arrange a visit from one of our advisors in the comfort of your own home.

Removal and re-fixing of an existing memorial

In some cases, an existing headstone may need to be removed before, and replaced after, a burial. This can be included in your tailor-made funeral plan and our NAMM qualified memorial masons will arrange this for you. Alternatively this can be arranged at the time of the funeral arrangements.

If you have a tailor-made plan for a burial, then the costs of removing and re-fixing an existing headstone can be included upon request or can be paid for at the time of arranging your funeral by your representative.

New memorials

If there is not an existing headstone in place, then you may have already arranged a separate Memorial Masonry Plan. If you have not yet done so, then you can contact your local Central England Co-operative funeral home at any time to arrange an appointment to discuss our memorial masonry range of products. If you do not have a memorial plan in place, we will discuss the options with your representative at the time of the funeral.

Advice can be provided on local authority regulations and restrictions regarding the types of headstone, inscriptions and designs permitted in the cemetery or churchyard where you have chosen to be buried or to have your ashes interred.

Burial memorials

We offer a wide range of natural stone burial memorials, accessories and services including:

- Polished granite memorials
- Rustic memorials
- Marble memorials
- Kerb sets
- Memorials for churchyards
- Vases
- Lettering and inscriptions
- Photo plaques
- Bronzes
- Statues

Cremation memorials

Our Central England Co-operative Funeralcare colleagues will be able to advise you on the range of memorial options available in your chosen crematorium or location of ashes interment, which can include cremation plaques, rose planting, tree planting and memorial benches.

Additional inscriptions and cleaning of an existing memorial

Where a grave has an existing memorial, you can arrange for it to be cleaned and/or an additional inscription to be added by taking out a memorial masonry plan. A full range of payment options are available for memorial masonry plans - your funeral director will give you details of these or this can be arranged by your representative any time after the day of the funeral.

How to arrange

If you have any questions or would like to discuss our memorialisation offering, you can contact us in the following ways:

- Call our masonry specialists on **01509 507330** to discuss your requirements.
- Call our Funeral Planning team on **0800 454552** or **01543 421378** to arrange an appointment in one of our funeral homes or in your own home to discuss your requirements - to find your nearest home, visit www.prepaidfunerals.coop
- Visit your local Central England Co-operative Funeralcare funeral home.

You can view our range of memorials at www.memorials.coop

Frequently asked questions

Answers to some of the questions we are often asked about our funeral plans.

Your Central England Co-operative Funeralcare colleagues will be able to answer any other questions you have at any time.

1. Who will be providing my funeral?

Your funeral will be provided by Central England Co-operative Funeralcare. All of our plans allow you to choose which of our funeral homes you would like to entrust with your funeral arrangements, if you have a preference. If you move house, we can still ensure your funeral arrangements will be carried out at your local funeral home, a full list of our funeral home locations can be found at www.prepaidfunerals.coop

2. Which services will be covered by my funeral plan?

All Co-operative Funeralcare plans are fully guaranteed, which means that all of the required funeral arrangement support and third party fees included in our plans are covered and there will be no more to pay for them, no matter how much prices rise. You can also add a contribution towards additional items where you will receive this value at the time of the funeral, the balance on these items will be payable at the time of the funeral arrangement.

- If you choose a tailor-made plan, the funeral director will help you to choose the services that you wish to include in the plan and will record the details and prices of these services for you on the application form.
- If you choose one of the set funeral plans, the services covered by each plan are detailed in this brochure.

3. Are there any age restrictions on purchasing a funeral plan?

Our plans are available to anyone over the age of 18, there is no maximum age restriction. Our funeral wishes service is open to all ages.

4. Do I need a medical to buy a Co-operative Funeralcare funeral plan?

No, there are no medical questions and there is no medical required when applying for any of our funeral plans, whether or not you have any existing medical conditions.

5. Can I take a plan out for somebody else?

Yes, all of our plans and payment options allow you to buy a plan for someone else. If you do this, as the plan purchaser you will receive all of the correspondence about the plan and you will have all of the contractual rights to, and obligations for, the plan and be responsible for paying for it.

6. I would like to buy one plan for the funeral of either myself or my partner. Can I do this?

Yes, you can choose to make your funeral plan a joint plan. Two plan holders are named on the application form, and the plan can be used for the funeral of either of the plan holders. The only stipulation is that the first applicant is the person who is paying for the plan and has to be one of the two plan holders.

7. Can I purchase a plan for a headstone?

Yes, you can take out a memorial masonry plan. This plan is specifically designed to allow you to arrange and pay for both new memorials and additional inscriptions in advance. The memorial masonry plan has the added benefit that it can also be arranged as a joint plan, allowing the headstone to be provided on the first death.

You don't need to hold a funeral plan with us to purchase a memorial masonry plan, but if you opt for a burial, you may benefit from purchasing a grave in advance as the type of headstone you will be allowed will depend upon the regulations operated by the location you have chosen. Your local Co-operative Funeralcare colleagues will give you all the help and advice you need to arrange your memorial masonry plan.

8. How will the person arranging my funeral know what to do when the time comes?

After you've completed your application form, you will be provided with a document folder which includes information on what happens next and a 'Caring for You' brochure detailing more information on what to do when the time comes. Your certificate will be issued within 28 days of full or final payment. It is recommended that you pass one certificate to your representative or next of kin. Our funeralcare colleagues will give them all the help and support they need and can be contacted at any time if you or the person who will be arranging your funeral has any questions.

9. How can I include my personal requests in my funeral plan?

We will record your requests for products and services within the funeral plan. In addition to the funeral plan, our funeral wishes service is available in order to allow you to record any additional wishes you may have. The funeral wishes service is free of charge and available to everyone and can be completed as a standalone request or accompanying your funeral plan.

We can't guarantee your funeral requests but we will work closely with the person arranging the funeral to make sure it is exactly as you would have wanted.

10. If I choose a Bretby Set Plan, what are the options for handling my or my loved one's Cremated Remains?

We will respectfully scatter your or your loved one's Cremated Remains within the Garden of Remembrance at the chosen Crematorium (where available). Alternatively we can return your loved one's Cremated Remains to your home via a secure courier service at an additional fee or you may wish to collect them directly from the Crematorium.

11. Can I purchase a Bretby plan if I do not live within the trading area of Central England Co-operative?

Yes, you can purchase a Bretby plan nationwide as we will carry out your cremation at a crematorium location of our choice.

12. I would like to donate my body to Medical Science, what will happen to my funeral plan?

If you are interested in donating your body to medical science your local medical school can answer any questions you may have or you can find out more from the Human Tissue Authority.

A decision on acceptance to be a body donor will only be made once you have passed away taking circumstances of death into consideration. If you are accepted for Medical Science, your funeral plan can be cancelled and normal cancellation terms will apply.

We can assist your friends and family if they would like to hold a memorial service.

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

The person arranging the funeral may wish to include further services such as flowers, additional limousines, newspaper notices, or burial or scattering of ashes which are not included in your plan. The funeral director will help to arrange these services and they will need to be paid for at the time of ordering by the person who arranges them.

14. Will there be anything else to pay for at the time of the funeral?

All Co-operative Funeralcare funeral plans are fully guaranteed and there will be nothing more to pay for the chosen products or services included in your plan. There may be additional charges for your representative if additional products or services are chosen, such as if the person arranging the funeral would like to arrange the funeral during a weekend or on a Bank Holiday or if an additional limousine is requested, and as such these costs are not included within the prices unless specified. There are also certain items on a tailor-made plan where payment may have been made as a contribution towards, leaving a balance payable by your representative.

If you have a funeral plan and we need to transport you or your loved one further than 30 miles from your chosen funeral home or by a route which involves a ferry crossing or tolls, then these costs will need to be paid for by the person arranging the funeral.

If you move house or parish/district boundaries are amended, there may be an increase in interment fees which will be required to be paid at the time of arranging the funeral.

15. How can I pay for my funeral plan?

We have a choice of payment options available according to the type of funeral plan you arrange.

All plans can be paid for in full with a single payment via credit card, BACS, cheque or cash. Please note cash can only be accepted in a funeral home.

Alternatively, payment can be taken by Direct Debit over a set period of 12, 24, 36, 48 or 60 months. Please note that 12 months will not incur additional charges, all other timescales are subject to an instalment charge.

16. How can I purchase a plan?

Tailor-made plans

To purchase a tailor-made funeral plan you can contact us in the following ways:

- Visit your local Co-operative Funeralcare funeral home
- Call our Funeral Planning team on **0800 454552** or **01543 421378** to arrange an appointment in your own home to discuss your requirements.

Set funeral plans

To purchase a set funeral plan:

- Contact your local **Co-operative Funeralcare funeral home**
- Complete the application form enclosed within this brochure and return it to us
- Call our Funeral Planning team on **0800 454552** or **01543 421378** to arrange an appointment in your own home to discuss your requirements.

17. What happens if I die before I have finished paying for my plan?

If you are paying by Direct Debit over 12, 24, 36, 48 or 60 months, and the plan holder dies before the plan has been paid for in full, the person arranging the funeral will be required to pay any amount still owed as a single payment. This must be paid before the funeral can be arranged.

Alternatively if you are using the services of a Central England funeral home, the funds already paid can be transferred over to the funeral arrangement as a deposit and the funeral costs will be charged at the prevailing rate.

If your next of kin should decide to cancel the funeral plan rather than redeem it against the funeral, cancellation charges will apply, see Q22.

18. What if I arrange a funeral plan for burial but don't already own a grave?

If you choose a burial plan and you don't already own a grave, we would recommend that, where possible,* you purchase a grave in advance. This allows you to choose a particular grave and ensures that you will be buried in the cemetery you choose.

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

Your local Co-operative Funeralcare colleague 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. We cannot take payment and purchase the grave on your behalf. Please see page 11 for more information.

*Not all local authorities allow graves to be purchased in advance.

19. What happens if I die abroad?

Our plans are suitable for funerals in mainland Great Britain and Northern Ireland. If you were to die abroad, then your Co-operative Funeralcare colleague will assist with arranging repatriation (which you may be insured for). We can't include this service in any of our plans due to its uncertain nature, so it will need to be paid for at the time.

Once repatriated to Great Britain or Northern Ireland, your plan can then be used to arrange the funeral as normal.

20. What if I change my mind and want to amend my plan?

If you choose a tailor-made plan, you can amend or add to your plan at any time, by contacting your local Co-operative Funeralcare funeral home.

A set plan cannot be amended or added to. However, if you have a Stanford or Malvern set plan you can choose to upgrade your set plan to one which provides additional services (e.g. upgrade from a Stanford plan to a Malvern plan). If you would like to make any other changes to the content of your set plan, please contact our funeral planning team on **01543 421378**.

If your plan is fully paid, any additional charges can be paid in full at the time of the amendment or a payment plan can be arranged. If you are currently paying via Direct Debit, we can amend your payment schedule accordingly. There is no administration charge for making amendments.

21. What if I am referred to a coroner following my death?

A doctor may refer the death to a coroner, in these circumstances doctors fees are not required. If such fees have already been paid for on a funeral plan, the funds paid thus far can be transferred, as a contribution towards, another product or service.

22. What if I wish to cancel my plan?

If you change your mind and wish to cancel within 30 days, you will be entitled to a full refund of all payments made with no cancellation charge applied.

If you cancel the funeral plan after 30 days, you will be entitled to a full refund of all payments made, less £350 which is made up of the £250 administration fee and the cancellation charge of £100. Prices quoted include a non-refundable one-off administration fee of £250 which covers plan set-up and administration of the plan and its funds. The £250 administration fee is included in all set plan prices and will be calculated as part of your tailor-made plan estimate.

23. How is my money invested and what protection do I have?

Central England Co-operative Funeralcare plans are invested in a whole-of-life insurance policy, authorised by the Financial Conduct Authority (FCA) and complying with the Rules & Code of Practice of the Funeral Planning Authority (FPA) on safeguards for such investments.

These rules and guidelines around investments offer clients the protection that their money is invested in line with these guidelines and ensures:

- That funds are applied towards a contract of whole of life insurance on the life of the customer.

or

- That funds are protected by being held in trust, are regularly audited, regularly reviewed by an actuary and are only invested by independent fund managers authorised under the Financial Services & Markets Act 2000.

The FPA also have arrangements for resolving disputes between customers and FPA registered providers.

You can call the FPA on 0845 601 9619 (calls cost 5p a minute plus your phone company's access charge) or visit www.funeralplanningauthority.com for more information. Please see our Key Features document for more information.

24. What benefits will I receive as a Central England Co-operative Member?

The applicant is entitled to membership points on the purchase of a funeral plan, as long as a valid membership number is recorded on the application form at the time of taking out the plan.

To find out more about the benefits of membership and to become a member call **0800 0501601** or **01543 201494**, alternatively visit www.members.coop

25. How is my personal data used?

Your data is important to us. By applying for a funeral plan, you agree to Central England Co-operative using your personal details for the purpose of managing this plan on your behalf. Your personal information will be shared with third parties relevant to the plan, including Royal London Mutual Insurance Society Limited.

Your personal details will also be used by the Society to provide services related to your funeral plan and to market other Society services and Society Membership to you, subject to your consent in the funeral plan application.

You can withdraw your consent for usage of your personal details by the Society at any time, by contacting us directly. In the case of withdrawal of consent, the Society will continue to retain your personal details for the purposes of administration of your funeral plan and execution of any wishes you have expressed. Your data may be transferred outside of the European Economic Area for processing. Security measures have been put in place to safeguard your data.

Your personal data will not be used for any other purpose and it will not be shared with any third parties not associated directly with the Society Services and Membership. If you would like to request access to your information, update your details, or withdraw personal data usage consent, please contact us directly. We treat requests to access or change information in accordance with the relevant regulations and legal requirements.

Our Promise

We are here to help you with the highest level of individual care, informed guidance and support at your time of need.

For further information or to purchase a funeral plan, you can:

- Complete the application form enclosed within this brochure and return it via the pre-paid envelope provided.
- Visit your local Central England Co-operative funeral home - find the details of your local home at www.prepaidfunerals.coop
- Call our Funeral Planning team on **0800 454552** or **01543 421378** and arrange an appointment with one of our funeral colleagues.