

Funeral Plan Summary Document

Funeral Partners Limited (Funeral Partners) distributes Choice Funeral Plans, which are provided by Alternative Planning Company Limited (APCL). Funeral Partners is an appointed representative of APCL. APCL is authorised and regulated by the Financial Conduct Authority with firm reference number 965282. Both Funeral Partners and APCL are part of the Funeral Partners Group.

This document explains what is and is not included in your Funeral Plan, how you will pay for your plan, information on cancelling your plan, making a complaint and your entitlement to compensation. Please ensure you read this carefully. Please note this is a summary of your plan; for further details refer to our pre-contractual documentation and Terms & Conditions, or contact us using the contact details below.

What does the cost of a funeral involve? There are three cost elements to consider:

- **Funeral Director Services** (such as arranging the funeral, providing a coffin and providing care for the deceased)
- **Third Party Fees** (such as burial/cremation fees, which must be paid in order for the funeral to take place)
- **Additional Products & Services** (optional elements such as flowers, catering and obituary notices)

What products and services are included in my Funeral Plan?

We offer two Funeral Plan products: Choice Essentials and Choice Plus.

Choice Funeral Plans include Funeral Director Services only, in line with the below table:

Funeral Director Services	Choice Essentials	Choice Plus
Assisting with legal and administrative arrangements	✓	✓
Help with arranging the funeral	✓	✓
Collecting the Covered Individual from their place of death (or other location) within a 25-mile radius of the Nominated Funeral Director	✓	✓
An oak-effect foil veneered coffin	✓	✓
Care and preparation of the Covered Individual before the funeral in professional facilities	✓	✓
Use of the Nominated Funeral Director's Chapel of Rest, or private Rest Room in order to spend time with the Covered Individual during the Nominated Funeral Director's opening hours	✓	✓
A hearse to convey the Covered Individual to the place of service, crematorium or cemetery (within 25-miles of the Nominated Funeral Director)	✓	✓
Funeral Director and up to four pall bearers to accompany and attend the service	✓	✓
An online memorial tribute web page, including the ability to enable charitable donations	✓	✓
Professional embalming of the Covered Individual	✗	✓
A chauffeured limousine for up to six passengers	✗	✓

What products and services are not included in my Funeral Plan?

Third Party Fees and Additional Products & Services are excluded as standard from Choice Funeral Plans. However, you can make Voluntary Contributions towards these costs. The amount you choose to contribute is your choice. Depending upon the amount of Voluntary Contributions you make, the value at Redemption may not be sufficient and additional payments may be needed when the plan is Redeemed. Costs for Third Party Fees and Additional Products & Services will be charged at the prevailing rate at the time of Redemption. Please see exclusions from the Funeral Plan in the below table:

Third Party Fees (excluded as standard)	Choice Essentials	Choice Plus
A funeral service cannot take place unless Third Party Fees are paid:		
Burial fees (such as grave-digging fees or the purchase price of a burial plot)		
Crematorium fees (the cremation price and other crematoria fees)		
Doctor's fees (when these are required to be paid)	✗	✗
Celebrant fees (to officiate the funeral service if required, such as a minister)		
Other fees (such as venue/church fees and organist fees)		
Ability to make Voluntary Contributions towards Third Party Fees	✓	✓
Additional Products & Services (excluded as standard)	Choice Essentials	Choice Plus
Optional products and services, such as Orders of Service, catering, flowers and obituary notices	✗	✗
Ability to make Voluntary Contributions towards Additional Products & Services	✓	✓

Other exclusions apply, such as costs for repatriation or upgrades to coffin specifications. Please refer to our Terms for further details at choiceplan.co.uk/terms or contact us to request a copy.

Sample prices for a Choice Funeral Plan (excluding Voluntary Contributions) Costs are rounded to the nearest £

Length of payment term	Total cost you will pay		Monthly instalment cost (Representative example)		Length of payment term	Total cost you will pay		Monthly instalment cost (Representative example)	
	Essentials	Plus	Essentials	Plus		Essentials	Plus	Essentials	Plus
Pay upfront	£2,100	£2,300	n/a	n/a					
1 year	£2,100	£2,300	£175	£192	6 years	£2,564	£2,808	£36	£39
2 years	£2,222	£2,434	£93	£101	7 years	£2,745	£3,006	£33	£36
3 years	£2,309	£2,528	£64	£70	8 years	£2,860	£3,132	£30	£33
4 years	£2,413	£2,642	£50	£55	9 years	£2,999	£3,284	£28	£30
5 years	£2,489	£2,726	£41	£45	10 years	£3,142	£3,442	£26	£29

Representative example: In relation to the costs for paying by instalments, the above table is for illustrative purposes and assumes the Covered Individual is 73 years old at the point of purchase and no Voluntary Contributions have been made towards the plan. When paying by instalments, prices will vary based on the length of payment term and age of the Covered Individual. Please speak to us for a tailored quote.

How do I pay for Third Party Fees and Additional Products & Services?

You can make Voluntary Contributions towards the costs of Third Party Fees and Additional Products & Services. The amount you contribute is your choice and can be tailored to your circumstances. Depending upon the amount of Voluntary Contributions you make, the value at Redemption may not be sufficient and additional payments may be needed when the plan is Redeemed.

How do I make changes to my plan?

Please contact us if you wish to make any amendments to your plan or change the level of your Voluntary Contributions. We do not charge for changes. When paying by instalments, you can only make changes to the level of Voluntary Contributions once all instalment payments have been made.

When and how do I pay?

Payment in full

You can pay in full by credit or debit card, bank transfer or cheque. Alternatively, you can pay by instalments with direct debit over a period of 12 months up to 10 years.

Payment by instalments

If you choose to pay by instalments, there are no additional costs to pay if you pay for the plan over a 12 month period. If you choose to pay over a period longer than 12 months, then the overall cost is higher than if paying upfront. Full payment for the Funeral Plan must be made before the Covered Individual reaches the age of 85.

In the event of the death of the Covered Individual within the first 12 months, the Funeral Plan will not be provided unless the outstanding payments are made. For further information, contact us or visit choiceplan.co.uk

What happens if I miss a payment?

Please contact us at any point if you are experiencing payment difficulties. If you miss two consecutive payments, we will write to you, detailing the extent of any shortfall. We will request you pay for any shortfall within 10 business days of receipt of our letter. If payment is not received within this time, we reserve the right to cancel the plan and a cancellation fee of £225 may apply. Please refer to our Terms & Conditions.

What happens if there are outstanding instalment payments at the point of death?

If the Covered Individual dies within 12 months from the date of Activation, the Funeral Plan cannot be Redeemed unless the outstanding payments are made. If the Covered Individual dies after 12 months, then no further payments will be required for Funeral Director Services, and depending upon the amount of Voluntary

Contributions made, additional payments may be needed for Third Party Fees and Additional Products & Services.

How do I cancel my plan?

If you wish to cancel your plan, please contact us. You can cancel your plan for free within 30 days of purchase, or within 7 days of initially nominating a Funeral Director to carry out the plan (nomination is required within 30 days of purchase of your plan). After these timescales, a cancellation fee of £225 will apply. If you are paying by instalments, you can cancel for free within 12 months of Activation. Please refer to our Terms & Conditions.

How do I make a complaint?

We take complaints about our services very seriously and we want to hear from you. If you have a complaint about your Funeral Plan, please contact us and we will promptly deal with this in line with our complaints procedure, which can be viewed at choiceplan.co.uk/complaints. Please contact us if you require a copy of our complaints procedure to be sent to you in a different format. If you are dissatisfied with our response, you may be able to refer the matter to the Financial Ombudsman Service at financial-ombudsman.org.uk or call 0800 023 4567.

Financial Services Compensation Scheme

If we, or our insurer, go out of business, and if the person that bought this plan or the Covered Individual satisfy the eligibility criteria, they may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). You can obtain further information on its website at fscs.org.uk

Information concerning potential Funeral Plan provider failure

If we go out of business, there is a reasonable likelihood that your Funeral Plan arrangements would transfer to another Funeral Plan firm. When you sign our Terms, you allow for such a transfer to take place. In the event that a transfer cannot take place, all payments made towards the Funeral Plan would be returned to you or the Covered Individual (as appropriate). In this instance, you may need to make alternative provision for the funeral and this may incur additional costs.

Contact Us

Phone: 01803 298 243 **Email:** info@choiceplan.co.uk

Choice Funeral Plans, 46 The Terrace, Torquay, Devon TQ1 1DE

Alternatively, if you purchased your Funeral Plan from a local funeral home, please speak to a member of staff.