

Paying for your Funeral Plan

The **co-operative** funeralcare

We offer a wide range of Pre-paid
Funeral Plans and payment options,
whether you choose burial or cremation.

For payment options for Set Plans

please see **pages 2 and 3**

**For payment options for a
Tailor-made Plan**

please see **page 4**

**Prices from
1st January 2018**

Part of the Heart of England Co-operative

Choosing your Set Plan

Each of our 3 Set Plans are available for both burial and cremation and include a different range of services as shown in this table below.

	Bronze	Silver	Gold
Funeral Director charges			
Funeral Director's Fees and Services	✓	✓	✓
Provision of the funeral service and arrangements	✓	✓	✓
*A wood effect coffin, lined and fitted	✓		
*A quality wood veneer coffin, lined and fitted		✓	
*A distinctive solid wood coffin, lined and fitted (sides, lid and mouldings are made from solid wood)			✓
Hearse and personnel required for the funeral	✓	✓	✓
One following limousine		✓	✓
24-hour transfer of the deceased to a suitable resting place within the UK (within a 50-mile radius)	✓	✓	✓
Care, preparation and embalming of the deceased	✓	✓	✓
Arranging the funeral service (at a local cemetery, churchyard, graveyard or crematorium)	✓	✓	✓
Funeral procession from home/funeral home/church to crematorium/churchyard/graveyard/cemetery	Client flexibility to choose route	Client flexibility to choose route	Client flexibility to choose route
Family support and assistance provided by Funeral Director			
Mutual agreement on time and date of the funeral	✓	✓	✓
Provision of advice on all matters relating to the funeral	✓	✓	✓
Visit to the chapel of rest during office hours	✓	✓	✓
Visit to the chapel of rest anytime (subject to pre-arranged appointment)		✓	✓
Bereavement assistance via professional organisations	✓	✓	✓
Cremation – Third Party Charges			
Doctors' medical fees	✓	✓	✓
Cremation fees at a local crematorium	✓	✓	✓
Minister or Officiant's fee to perform the service at the crematorium	✓	✓	✓
Burial – Third Party Charges			
Burial or interment fee (single), gravedigger fee where applicable, fee for a church service and Minister or Officiant's fees to conduct a service at a local cemetery chapel or church or at the graveside	✓	✓	✓

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

How to purchase a Set Plan

If you have any questions or would like to purchase a Set Plan:

- Your local **Co-operative Funeralcare funeral home**
- Visit www.heartofenglandfuneralcare.co.uk
- Alternatively complete the enclosed Application Form

Choose to pay

- With one single payment
- By Direct Debit over 12, 24, 36 or 60 months

One Single Payment

Pay with one single payment by cash, cheque or credit/debit card

- Pay by cash, cheque or credit/debit card (cash payment only accepted if payment is made at our funeral home).

	Bronze	Silver	Gold
Payment Type	Total payable	Total payable	Total payable
One single payment	£3,365.00	£3,850.00	£4,195.00

Direct Debit

Pay by Direct Debit over 12, 24, 36 or 60 months

- Make your Plan more affordable by paying monthly over 12, 24, 36 or 60 months.

Payment Type	Bronze		Silver		Gold	
	per month	Total payable	per month	Total payable	per month	Total payable
12 monthly payments	£280.42	£3,365.00	£320.83	£3,850.00	£349.58	£4,195.00
24 monthly payments*	£152.83	£3,667.95	£174.85	£4,196.50	£190.52	£4,572.55
36 monthly payments*	£107.49	£3,869.75	£122.99	£4,427.50	£134.01	£4,824.25
60 monthly payments*	£70.10	£4,206.25	£80.21	£4,812.50	£87.40	£5,243.75

* Prices quoted include instalment charge.

Considerations

- If you cancel the Plan within 30 days we'll refund the payment you have made.
- If you cancel the Plan after 30 days we'll refund the payments you have made, less a Cancellation Charge of £250.
- An Instalment Charge applies if you choose to pay over 24, 36 or 60 months.
- 24 month option includes an Instalment Charge equivalent to 9% of the single payment price.
- 36 month option includes an Instalment Charge equivalent to 15% of the single payment price.
- 60 month option includes an Instalment Charge equivalent to 25% of the single payment price.
- If you die before all payments have been paid your family will need to pay the balance of the Plan in order for the Funeral Plan to be provided. Alternatively they can choose to cancel the Plan and make other arrangements for your funeral. In this instance we would refund all payments made, less a Cancellation Charge of £250.

Ways to pay for your Tailor-made Plan

How to pay

- With one single payment.
- By Direct Debit over 12, 24, 36 or 60 months*.

How to purchase

- If you have any questions or would like to purchase a Plan, please telephone or visit your local Co-operative Funeralcare funeral home for a no obligation consultation.
- We will give you all the options and costs for the services you are interested in.
- If you decide to go ahead, we will complete and handle all of the documentation for you.

Considerations

- If you cancel the Plan within 30 days we'll refund the payment you have made.
- If you cancel the Plan after 30 days we'll refund the payments you have made, less a Cancellation Charge of £250.
- An Instalment Charge applies if you choose to pay over 24, 36 or 60 months.
- 24 month option includes an Instalment Charge equivalent to 9% of the single payment price.
- 36 month option includes an Instalment Charge equivalent to 15% of the single payment price.
- 60 month option includes an Instalment Charge equivalent to 25% of the single payment price.

*60 month option does not apply to Tailor-made Memorial Masonry Plans

How to purchase a Tailor-made Plan

If you have any questions or would like to purchase a Tailor-made Plan:

- Contact your local **Co-operative Funeralcare funeral home** to make an appointment to discuss your funeral arrangements.
- Your Funeral Director will advise you on all the costs involved according to your specific requirements.



“I felt very relaxed, it was like
having a friend helping me through
the whole procedure”

Mrs J.V, Bedworth



Tailor-made Plans

If you would like to take out a Tailor-made Plan, please contact the team at your local **Co-operative Funeralcare funeral home**.

Set Plans

If you would like to take out a Set Plan, you can:

- Telephone or visit your local **Co-operative Funeralcare funeral home**
- Visit www.heartofenglandfuneralcare.co.uk
- Complete the Set Funeral Plan application form enclosed within the Your Guide to Funeral Plans brochure

Inc. 'Gillivers', 2c Church Road
Barlestone, CV13 0EE
01455 290 356

10 High Street
Bedworth, CV12 8NF
024 7631 4823

11 Lower Holyhead Road
Coventry, CV1 3AX
024 7622 5826

184 Ansty Road
Coventry, CV2 3EX
024 7665 0619

46 Kenpas Highway
Coventry, CV3 6BP
024 7641 1806

Inc. Asian Funeral Services
346-354 Foleshill Road
Coventry, CV6 5AJ
024 7666 5676

8 High Street
Daventry, NN11 4HT
01327 707 905

Kings Walk
Earl Shilton, LE9 7NL
01455 844 400

Inc. A. J. Murray Funeral Directors
48 Lower Bond Street
Hinckley, LE10 1QU
01455 233 974

46 Warwick Road
Kenilworth, CV8 1HH
01926 856 699

12 Parade
Leamington Spa, CV32 4DW
01926 428 665

Park House, Riversley Road
Nuneaton, CV11 5QS
024 7638 2535

38 Bilton Road
Rugby, CV22 7AL
01788 576 099

The **co-operative** funeralcare

Part of the Heart of England Co-operative

A Division of the Heart of England Co-operative Society Ltd.
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www.heartofenglandfuneralcare.co.uk

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