

The **co-operative** funeralcare

Part of the Heart of England Co-operative

Funeral Plan Key Features

Key features summary

This document along with our brochure and pricelist is designed to help you decide which funeral plan and payment method is right for you. It also contains details about where your funds are securely invested and who to contact if you are unhappy with any element of the service. The information also provides details on what is guaranteed in the price of your funeral plan and what will happen if your family chose to add anything extra at the time of your funeral. This document provides a summary of our set plans as well as an outline of the services offered by our tailor-made plans and should be read in conjunction with our terms and conditions, application form and brochure before taking out one of our funeral plans.

What is a Heart of England Co-operative funeral plan?

A funeral plan allows you to plan and pay for your funeral in advance.

All Co-operative Funeralcare plans are fully guaranteed, which means there will be no more to pay for your chosen services when the time comes, no matter how much prices rise.

We offer a choice of set plans which includes the key elements of the funeral arrangements as well as a tailor-made funeral plan option allowing you to select the specific products and services you would like to include.

Who is the Heart of England Co-operative?

We are an independent, regional co-operative society, known as the Heart of England Co-operative Society Limited. Our origins go back to 1832, when the Lockhurst Lane Industrial Co-operative Society was founded, near Coventry. Our current name came into being in January 2000, after more than 160 years during which more than twenty local, independent co-operative societies joined together to pool their resources. Our vision is to be an innovative regional business, always seeking opportunities for profitable growth, whilst

demonstrating that a retail co-operative society can bring genuine benefits to local customers, members and communities. Our mission as a consumer co-operative is to provide good value for money through a range of shopping facilities and services. Our trading practices are based on a combination of sound co-operative business ethics and the need to trade profitably. We will always seek ways to share our success with our members and the local communities in which we trade.

Who can buy a funeral plan?

All plans have guaranteed acceptance for anyone over the age of 18. Please note our plans are suitable for funerals in mainland Great Britain and Northern Ireland.

What happens if I die whilst travelling away from home or abroad?

Our funeral plans do not include repatriation services as part of your funeral plan if you die abroad, however, the plan would be used as normal once you had been repatriated. Our funeral colleagues will, if requested, make arrangements for repatriation with your next of kin. If you are in the UK but away from home, we can arrange for you to be collected and brought into our care at which time 'Additional mileage' charges may apply.

What is included in my funeral plan?

Our funeral plans will provide the chosen products and services included in your funeral plan through a Co-operative funeral home when the time comes. Once the funeral plan has been paid in full there will be nothing further to pay for the services documented in your funeral plan.

These services may include:

- Funeral directors professional fees and services
- Arrangement, guidance and advice on all aspects of the funeral
- Coffin selected
- Your chosen method of transport along with personnel as required
- 24 hour transfer of the deceased to a suitable resting place
- Care, preparation and embalming (if required) of the deceased
- Mutual agreement of time and date of the funeral
- Visiting your loved one to pay respects
- Bereavement assistance
- Third party charges
- Doctors, medical fees
- Cremation fees at chosen crematorium
- Single burial or interment fee
- Gravedigger fee (if applicable)
- Church service fee
- Minister or officiants fee to conduct the service at a local cemetery, crematorium, chapel, church or at the graveside

There are certain elements of the funeral which need to be included in your plan. Our funeral colleagues can provide more information, dependent upon your requirements.

Can I add flowers to my funeral plan?

Flowers can be selected from our current floral brochure and added to your tailor-made plan, prices will be guaranteed for the chosen products. Set plans do not include any provision for flowers but these can be added and paid for at the time of the funeral.

Can I add masonry to my funeral plan?

A separate memorial masonry plan can be purchased for memorials specifying the type of memorial you would like and completion of a suggested inscription if you so wish.

Can I have additional requests on my funeral plan?

Tailor-made plans allow you to add a contribution towards any specific request such as obituaries, catering, doves, bugler or a choir. This is a contribution towards the final balance due on the funeral invoice when the time comes.

Set plans do not allow for any extras to be added at the time of taking out the funeral plan, however these additional items

can be added by your representative when the time comes and payment made at the time of ordering.

What is not included in my funeral plan?

- Transport for more than 20 miles radius or charges for a route which involves ferry crossings or tolls. An additional charge per mile will be requested at the time of the funeral in excess of 20 miles.
- The cost to remove mechanisms such as pacemakers (cremation guidelines state that these must be removed prior to cremation).
- Additional costs for the provision of a funeral during weekends, public holidays or out of normal working hours.
- Any additional charges that may be required due to changes in regulations or tax.
- Value added tax (VAT) is not currently charged on a funeral service, however, if this or any other tax becomes chargeable your representative must pay this at the time of the funeral.
- The cost of repatriation from outside mainland Great Britain.
- Any costs incurred from making an amendment to your tailor-made plan – i.e. change in coffin choice or adding additional limousines.
- Any costs incurred from upgrading your set plan – i.e. moving from a Silver to a Gold plan

Paying for your funeral plan

We have a choice of payment options available. All plans can be paid for in full with a single payment in cash (only at our funeral homes), BACS, debit or credit card, cheque or by Direct Debit. Direct Debits are offered over 12 months at no extra costs or over 24, 36, 48 or 60 months with an instalment charge applied.

Funeral plans can be paid for at one of our funeral homes, over the telephone or by completing payment details within your application form. Please note: cash payments are only accepted if payment is made at one of our funeral homes.

What will you receive after paying for your plan?

You can choose to take your completed funeral plan application form to your nearest Heart of England Co-operative funeral home, or post to Heart of England Co-operative Funeral Planning Team at the address highlighted under the 'Further Information' heading at the end of this document.

What happens if I move house?

If you move house, please notify us in writing of your change of address, alternatively visit one of our funeral homes to let us know as we may need to make changes to your plan. Unfortunately there may be some additional charges for example if you specified the cemetery or crematorium on your tailored-made plan your new address may be outside of their catchment area and therefore incur any additional fee.

What happens if I wish to make changes to the chosen products/services on my tailor-made funeral plan?
If there are any changes that you wish to make you need to contact us either by letter or by visiting our funeral home to notify us of the changes. There is no administration charge for making amendments, however, depending on the type of plan that you have and the change(s) you wish to make there may be additional costs incurred. See terms and conditions for a full breakdown.

What if I change my mind and wish to amend the funeral plan?

Set plans cannot be amended or added to. You can chose to upgrade your set plan to one which provides additional services (i.e. upgrade from a Silver plan to a Gold plan) if you would like to make any other changes to the content of your set plan, we may need to issue a tailor-made funeral plan dependent upon the changes you wish to make.

How to redeem your funeral plan?

When the time comes the all your loved ones or representative need to do is contact the funeral home where the plan was taken out, where we will offer our support and guidance by advising what needs to be done.

What if I wish to cancel my plan?

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

If you wish to cancel after 30 days of purchasing your plan, you will be entitled to a full refund of all payments made less £250 which is our administration fee and cancellation charge.

If your funeral plan is not used to pay for your funeral the above terms apply as it will need to be cancelled and the money will be returned to you or your estate.

How is my money protected and what protection do I have?

We place all of the money you pay to us with The Royal London Mutual Insurance Society Ltd, the largest mutual life, pensions and investment companies in the UK, who currently manage £106 billion in funds for their clients. We have used Royal London since January 2015 because of their size and strength within the market place, prior to that our Pre-paid Funeral Plan monies were managed by The Co-operative Insurance Society Ltd.

This money is placed into a 'whole of life' insurance policy in your name and can only be accessed by us upon your death (redemption) in order to provide the funeral or if the plan is cancelled.

Heart of England receives a small allowance back from Royal London to help us to meet the costs of promoting, selling and arranging the plan.

What interest is made on the plans?

There is no interest made on a life policy. Instead the fund grows in accordance with the return which is based on the performance of the underlying assets in the With Profits fund. No interest is paid to clients on funeral plans.

What happens if the investment does not do well?

The applicant has pre-paid for their funeral. The Society is obliged to deliver the chosen products and services irrespective of the investment performance. Chosen products and services are guaranteed.

What happens if Royal London cease trading?

All policyholder funds (Heart of England Co-operative is the policy holder) are secure and ring fenced. They would be managed in accordance with the rules in place until the death of the funeral plan holder.

Why do Royal London have to have the money and not the Heart of England Co-operative?

In order to ensure our funeral plan holder's money is safe, we transfer the funds received for the future provision of a funeral into either a whole life policy or a Trust. This ensures that the client's funds are secure whilst they remain alive.

Co-operative Funeralcare plans are invested in a whole of life insurance policy with Royal London Mutual Insurance Society Ltd and authorised by the Financial Conduct Authority and complying with the Rules and Code of Practice of the Funeral Planning Authority 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 client.

What is the difference between a Trust and a whole life insurance backed and which is safer?

In simple terms a Trust is run and managed by Trustees in accordance with a set of Trust deed and rules. Funds are pooled in a trust and invested, and on a claim, a payment is made from the pool. Whole of life policies are set up individually on the life of each client.

With regards to safety; the Trust follows Trust rules and has regular actuarial valuations (to check that there is enough to pay out what has been promised). There is considerable discretion on the Trustees on the amount of the payments.

For whole life plans, they are subject to Prudential Regulation Authority and Financial Conduct Authority regulation which assess both solvency and codes of conduct. There is no discretion as to what is paid on death of the client.

What happens if the Heart of England Co-operative goes out of business?

We are confident that this will not happen, but in the unlikely event all funeral plans are secured following the Funeral Planning Authority code of conduct. The funds are in a separate legal entity and are protected if the Heart of England Co-operative was to cease trading. If we were to cease trading and not have funeral homes to fulfil your funeral requests, the Funeral Planning Authority would work to appoint a new funeral director to provide the services requested by the plan holder. Alternatively the funds would be returned to your estate.

Complaints

If you wish to make a complaint please contact our Head of Funerals by

- Telephone on 024 7638 2331
- Post at Head of Funerals, Heart of England Co-operative Funeralcare, 22 Abbey Street, Nuneaton, CV11 5BU
- E-mail headoffunerals@heartofengland-coop.co.uk

We will acknowledge your complaint within 5 working days and follow our internal complaints procedure in order to resolve any concerns within 28 days, if we cannot keep to these timescales we will let you know why and what we are doing about it.

If you are not happy with the outcome of your complaint you can take your complaint to the Funeral Planning Authority.

Who is the Funeral Planning Authority?

The Funeral Planning Authority is an independent professional body that oversees the operation of registered funeral plan providers, working to make sure that customers get what they have paid for when it is needed. We at the Heart of England Co-operative are members. The Funeral Planning Authority also has policies in place to resolve any disputes between customers and registered providers.

If you wish to make contact with the Funeral Planning Authority

- Telephone on 0845 6001 9619
- Post at Funeral Planning Authority, Barham Court, Teston, Maidstone, Kent, ME18 5BZ
- Visit www.funeralplanningauthority.co.uk

Further information

If you have any further questions or queries please contact us or refer to the terms and conditions provided for further details.

Contact can be made by

- Telephone on 024 7638 2331
- Post at Funerals Plans, Heart of England Co-operative Funeralcare, 22 Abbey Street, Nuneaton, CV11 5BU
- E-mail funeralplans@heartofengland-coop.co.uk
- Visit www.heartofenglandfuneralcare.co.uk