

Funeral Plan

Key Features Document

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 choose 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-op Funerals plan?

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

All Heart of England Co-op Funeral 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 are 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 only.

How to redeem your funeral plan?

When the time comes, all your loved ones or representative need to do is contact the funeral home where the plan was taken out any time day or night (we operate a 24 hour service, 365 days a year) and we will offer our support and guidance. This call will be handled by a trained colleague who will advise what needs to be done next including information and advice on registration, coroners involvement and how to go about making the funeral arrangements. If you are unsure about which location to contact you can call our Funeral Plans Team on **024 7638 2331** during office hours Monday to Friday, alternatively we also have a freephone telephone number **0800 652 7226** to assist outside of those office hours.

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 mainland Great Britain 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 the Unattended cremation?

This plan covers local collection of the deceased during office hours, outside of these hours an additional fee is payable at the time of arrangement. This plan covers the cremation at a crematorium of our choosing. There is no ceremony or service, it is purely a direct cremation option. There are no discounts associated with the Unattended plan. If you are unsure if this plan is suitable for your requirements, please speak to one of our colleagues before purchasing.

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 arrangement.

Can I add masonry to my funeral plan?

We no longer provide memorial masonry elements to our funeral plans.

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 can be 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 or cheque. Direct Debits are offered over 12, 24, 36, 48, 60 or 120 months at no extra cost for all plans except the unattended. The unattended cremation must be paid in full at the time of purchase.

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-op Funerals home, or post to Heart of England Co-op Funerals Planning Team at the address highlighted under the 'Further Information' heading at the end of this document.

Upon receipt of your application you will receive:

- A copy of our current brochure, our Terms and Conditions, our Key Features document, the Funeral Planning Authority Code of Practice, 'My requests' leaflet, Important information about burials and memorials (if burial has been selected), and a Cancellation Form all in a document holder which we suggest you retain as this is important information in relation to your funeral plan
- A receipt for any monies paid towards the plan
- A letter confirming the plan details and what happens next
- A funeral plan summary certificate x 2

If you opt to pay by Direct Debit, you will receive a letter informing you of your payment schedule. Once your full and final payment has been received with your application, you will receive two copies of the funeral plan summary certificate – one for your records, and a copy for your representative. It is important that you let your representative know that you have completed your funeral plan, or funeral wishes with the Heart of England Co-op funerals.

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 a cemetery or crematorium on your plan and your new address is outside of their catchment area this may incur an 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 choose 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.

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 Royal London Mutual Insurance Society Ltd, who are one of the largest mutual life, pensions and investment companies in the UK, they have around £114 billion of assets under management (as of 21/03/19). We have used Royal London since January 2015 because of their size and strength within the marketplace, 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 the applicants or nominees name and can only be accessed / redeemed by us upon the applicants or nominees death, in order to provide the funeral or if the plan is cancelled.

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 a whole life policy. This ensures that the client's funds are secure whilst they remain alive.

Our Heart of England Co-op Funeral plans are invested in a whole of life insurance policy with Royal London Mutual Insurance Society Ltd who are authorised by the Financial Conduct Authority (FCA) and comply with the Rules from the FCA in relation to 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 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.

Complaints

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

 Telephone on **024 7638 2331**

 Write to **Head of Funerals, Heart of England Co-op Funerals, Whittle House, Foleshill Enterprise Park, Courtaulds Way, Coventry, CV6 5NX**, or

 E-mail **headoffunerals@heartofengland-coop.co.uk**

We will acknowledge your complaint within 7 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 refer the complaint to the Funeral Planning Authority (FPA).

Who are 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 of the FPA abiding by their Code of Practice. 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, you can

 Telephone on **0345 601 9619**

 Write to them at **Funeral Planning Authority, Barham Court, Teston, Maidstone, Kent, ME18 5BZ**, or

 Visit **www.funeralplanningauthority.co.uk**

Further information

If you have any further questions or queries that have not been answered in this document please feel free to contact us or refer to the terms and conditions provided for further details.

Contact with us can be made by:

 Telephone on **024 7638 2331**  E-mail **funeralplans@heartofengland-coop.co.uk**, or

 Writing to **Funerals Plans, Heart of England Co-op Funerals, Whittle House, Foleshill Enterprise Park, Courtaulds Way, Coventry, CV6 5NX**

 Visit **www.heartofenglandcoopfunerals.co.uk**

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