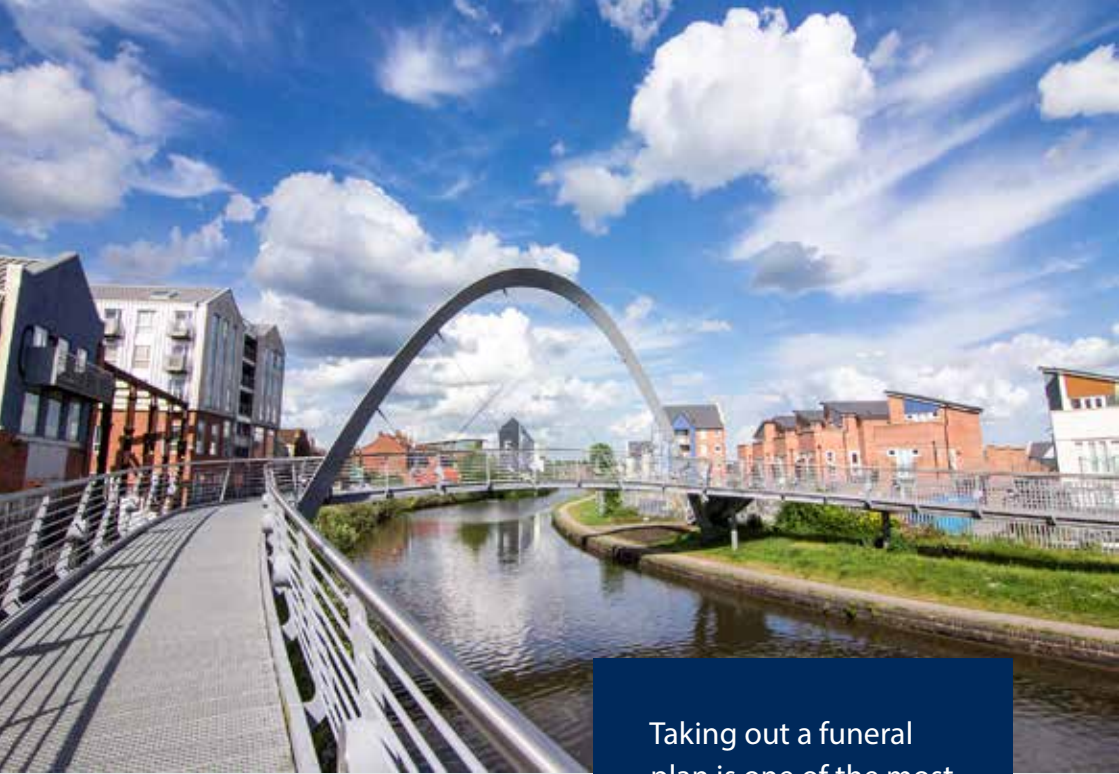


Peace of mind with a guaranteed  
**pre-paid funeral plan**  
through us

Fix your  
funeral costs





Taking out a funeral plan is one of the most thoughtful and caring things you can do

## Plan ahead for peace of mind

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be.

By taking some time now, you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to have your funeral arrangements in place.

A pre-arranged funeral plan is a simple way of reducing worry for your loved ones.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, making funeral arrangements in advance needn't be distressing.

# Make provision for funeral costs

The plans we offer cover your specified funeral costs, no matter how much prices rise in the future. As long as you don't later choose a different funeral director and your requirements don't change, your loved ones won't be asked to pay more when the time comes.

Please refer to the questions and answers overleaf and the Terms and Conditions for more information.

**Make financial provision today**

## What happens to my money?

Our funeral pre-payment plans are provided by Ecclesiastical Planning Services.

The value of the plan (excluding the initial administration fee and any instalment charges) is held in a whole of life assurance policy and ring-fenced

for your funeral when the time comes. The money is made immediately available at the time of need and the funds cannot be used for anything other than your funeral for total peace of mind.

## A choice of services to suit you

Everyone has their own ideas about the funeral they would like. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.



# Questions and answers

There are a number of funeral plans to choose from and it can be difficult to know which is best for your needs and budget. There are a few things to ask before buying a funeral plan:

## **Q. Who is eligible?**

UK residents aged 18 or over can take out a plan. If paying by instalments of two years or more, eligibility criteria applies - please refer to the Terms and Conditions for more information. There are no medical or health questions to answer.

## **Q. Can the plan include special wishes?**

Yes, you can add special wishes and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

## **Q. Can I buy a funeral plan for someone else?**

Yes, many of our customers choose to do this.

## **Q. What happens if I move to a different part of the country?**

If you move, you should be able to transfer your plan to a funeral director near your new home. However, there may be additional costs depending on local prices and types of funeral plan available. Please refer to the Terms and Conditions for details or speak to a member of the team for more information.

## **Q. Does the plan cover the entire cost of the funeral?**

The plan covers the funeral costs listed in the plan details as long as your requirements don't change and you don't later choose a different funeral director. If you choose to use another funeral director or make changes to your plan, there may be additional costs to pay. Please refer to the Terms and Conditions for more information.



### **Q. Can I pay for my plan by instalments?**

Yes, you are able to pay over a range of periods. Please refer to the Instalment Q&A and the Terms and Conditions for more information. Eligibility criteria applies and there's an additional cost for paying over two or more years. We can provide you with a personalised quote.

### **Q. Can I change my funeral plan arrangements?**

Yes, you can make changes to your plan after you have taken it out and fully-paid for it. Just let us know what you wish to change. There may be an additional cost if you add new features and services to your plan.

### **Q. Can I cancel my plan?**

Yes, you can cancel the plan at any time before a claim being made. If you cancel within 30 days of receiving your welcome booklet, the person who paid for the plan will receive a full refund. If you cancel after that, the person who paid for the plan will receive a refund of the original amount, less the administration fee. For instalment plans, if you cancel in the first 12 months a full refund will be paid. If you cancel after that, the administration fee and any payments to insure the plan will be deducted from the refund.

### **Q. What happens if I die abroad?**

The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this.

Please refer to the Funeral Plan Summary and Terms and Conditions for full details.

# About Ecclesiastical Planning Services



Ecclesiastical's office in Gloucester

Ecclesiastical Planning Services works with funeral directors across the country. It is part of the Benefact Group which is a family of award-winning, specialist financial services businesses that, from its profits, gives to good causes in order to transform lives and communities.

Ecclesiastical Planning Services has been recognised by the National Association of Funeral Directors for treating customers fairly (2023)



## Looking after our local communities across the heart of England

In 1832, the ribbon-makers of Coventry formed a co-operative society which grew to become the Heart of England Co-operative. Today, we are still looking after our local communities. We are at the centre of communities across the West Midlands, Warwickshire, Leicestershire and Northamptonshire.

We're proudly independent, and honoured to serve people across every city, town and village in our region. Our relationship with local people matters to us. Our colleagues live in the communities we serve and are committed to providing our clients and their loved ones with the best possible level of care and service.

The funeral plans we offer are an important part of how we seek to serve

our region, where we help local people plan funerals which feel personal to them through our professional and caring service.

Pre-planning a funeral doesn't have to be hard. Our high-quality, sensitive and personalised service means you can easily plan for tomorrow, today.



# Get in touch

For help with any aspect of funeral planning or to find out more about pre-arranged funeral plans get in touch today.



[www.heartofenglandcoopfunerals.co.uk](http://www.heartofenglandcoopfunerals.co.uk)

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