

Frequently Asked Questions about the new changes and what it means to you.



In our covering letter and below we explain about the new changes to regulation and why you need to take action to protect your plan. We hope these questions and answers help you to understand what it means to you.

What do I need to do?

Simply, we are suggesting that you replace your existing plan with a new plan with Ecclesiastical Planning Services Limited (Ecclesiastical). You will need to sign two documents:

1. the application form to set up a new Ecclesiastical funeral plan, and
2. a new direct debit for your ongoing instalment payments.

We will cancel your existing funeral plan with us at the same time.

How does this impact the funeral that I had planned?

It doesn't. The funeral details will remain just as you originally organised, with Lincolnshire Co-op carrying out the funeral at the time of need. There is nothing extra to pay and your funeral will still be provided by your chosen Lincolnshire Co-op funeral home.

How does this impact the funeral plan that I purchased?

We will need to cancel your Lincolnshire Co-op funeral plan and replace it with an Ecclesiastical funeral plan. Ecclesiastical will then take responsibility for the overall management and oversight of your plan, in essence the financial aspects of your funeral plan. We will still carry out the funeral in line with your original instructions.

What should I do about my direct debit to Lincolnshire Co-op?

At the time of your appointment with our trained advisor, we will complete a new Ecclesiastical direct debit form with you. Once this is set up, you should immediately cancel your existing direct debit to Lincolnshire Co-op.

How is the law changing?

The Financial Conduct Authority ("FCA") will start regulating firms that provide and/or sell pre-paid funeral plans from 29 July 2022. From that date, you will be able to bring any concerns that you have about a funeral plan or the provider to the Financial Ombudsman Service. You will also have the protection of the Financial Services Compensation Scheme – www.fscs.org.uk

Lincolnshire Co-op will not be directly authorised or regulated by the FCA but by teaming up with Ecclesiastical we can continue to provide funeral plans you can trust in a fully compliant manner as Ecclesiastical are looking to be FCA authorised on 29th July.

How will Ecclesiastical ensure that the money I paid for my funeral plan is safe?

We and Ecclesiastical are committed to providing a first-class service that you can trust. To ensure

the money that you have paid and your remaining instalment payments are kept safe and that we will be able to provide your funeral when the time comes, Ecclesiastical will keep your investment in a whole-of-life insurance policy with Royal London Mutual Insurance Society Limited. Royal London Mutual Insurance Society Limited are regulated by the FCA and authorised by the Prudential Regulation Authority. The funds in the policies will only be accessed by Ecclesiastical on the death of the plan beneficiary (the person whose funeral you are arranging) and only in order to provide for the funeral, or if you cancel your new plan so that Ecclesiastical can, where applicable, refund this to you in accordance with the terms and conditions of your new plan.

Who are Ecclesiastical Planning Services Limited?

Ecclesiastical is part of the Benefact Group, a specialist UK-based financial services group which has been protecting people, property and funds since it was founded in 1887 and providing funeral plans since 2006. Ecclesiastical's company registration number is 02644860 and its registered office is at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW. More information about Ecclesiastical can be found at www.funeralplans.co.uk/about-us/

What happens to my data?

Ecclesiastical will use the personal data you provide to us when we complete your new plan application form to provide and manage your funeral plan. This will include your name, address, date of birth and the details of the funeral.

All personal data will be held in accordance with their data protection and privacy policies from time to time as displayed on their website www.ecclesiastical.com/privacy-policy.

What if I have concerns about the change?

We hope that the information in our covering letter and this Q and A form assures you that there is nothing to worry about, but if you have concerns then please do contact us and we'll be pleased to help in your decision making. If you do not want to continue with your funeral plan, you have the right to cancel in accordance with the terms and conditions of your existing plan. You also have the option to pay the remaining balance of your funeral plan in full if that suits you, but there is no pressure to do this. If you choose to pay the remaining balance of your plan, we will need to obtain your written consent to transfer the fully paid plan to Ecclesiastical. In this case we will send a separate letter and form.