

# Key features and benefits included in our funeral plans



A valued service from caring professionals

# Our funeral plan key features

## 1. What is a funeral plan?

A funeral plan (sometimes called a funeral bond) allows you to arrange and pay for your funeral in advance at today's prices. It also means your family don't have to worry about paying for your funeral when the time comes, or what your final wishes are.

We offer a choice of fully guaranteed plans:

- Set plans – these are called Simple, Bronze, Silver and Gold. See our price list for further details on what these include.
- Bespoke plans which allow you decide exactly what's included in your plan to meet your personal wishes.

## 2. Who can buy a plan?

All our plans are available to any UK resident over the age of 18 years. We don't ask you any medical questions and there is no requirement for a medical examination, regardless of any existing medical conditions.

## 3. How can you buy a plan?

Purchasing a funeral plan from us is easy. You can do this:

- in person at your local Lincolnshire Co-op Funeral Home
- by telephoning us on 01522 781 077

**This leaflet summarises the main features and benefits of our funeral plans and payment options. Please read this in conjunction with our terms and conditions.**

#### 4. Who will carry out your funeral?

Your funeral will be carried out by us, or if you have moved away and we are unable to carry out the funeral, a funeral director authorised and approved by us.

#### 5. Can you take a plan out for someone else or a joint plan?

Yes, you can buy a plan for someone else. If you do this, you will be our client and therefore receive all correspondence. You will have all the rights to the plan and be responsible for payment. If you wish, two people can be named on the application form as nominees, and the plan can be used for the funeral of either nominee.

#### 6. How our plans work

All our plans are fully guaranteed. This means that when you've paid for your plan in full, there will be no more to pay at the time of the funeral. If you're paying by instalments, our terms & conditions explain what happens if your plan is not fully paid for at the time of your death.

Upon death of the nominee, the personal representative or next of kin should contact one of our funeral homes. We'll then support and guide them through the process.

## 7. What is a funeral plan?

All Lincolnshire Co-op funeral plans are fully guaranteed and there will be nothing more to pay for the services included in your plan at the time of your funeral.

Set plans include our funeral director services and fees as well as the necessary third-party charges (disbursements) which we pay to someone else on your behalf. These disbursements are specified on the application form and include minister/officiant's fees, crematorium/cemetery interment fees & doctors' fees.

If you choose a tailor-made funeral plan, you'll need to tell us exactly what you want included. Then what you decide will be confirmed on your copy of the funeral plan application form and, once fully paid, the plan certificate which you will receive from us. You can record detailed requests with your plan such as where you would like the funeral service to take place, your wishes in respect of hymns or music, or what you would like to happen to jewellery or other personal items.

## 8. What's not included in our plans?

There may be extra costs at the time of your funeral for items not included in the plan. For example, the person arranging the funeral at the time it's needed may wish to include further services such as flowers, additional limousines, newspaper notices, burial or scattering of ashes which are not included in your plan. We will help to arrange these services and they will need to be paid for at the time of the funeral.

We do not include purchase of burial rights (purchase of the grave) within a funeral plan. We recommend that you make this purchase separately at the time you purchase your funeral plan and we can advise you on how to do this.

## 9. Simple payment options

We have a choice of payment options available.

A plan can be paid for in full by a single payment using a cheque, credit or debit card, or by Direct Debit over a set period of 12 months (without additional charges). Alternatively, you can pay by instalments over 24, 36, 48 or 60 months which incurs additional instalment charges of 10%, 15%, 20% or 25% respectively.

## 10. How we keep your money safe

We put all of your money into an individual whole of life insurance policy that is managed by Royal London Mutual Insurance Society. Royal London is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). In addition, Lincolnshire Co-op Funeral Services are registered with the Funeral Planning Authority (FPA)

The money is released to us when you die so that the funeral can be provided. Money can also be released in other circumstances; for instance, if you cancel or downgrade your plan, so we can refund this to you.

## 11. What if you want to cancel your plan?

You can cancel your funeral plan within 30 days of completing and signing your application without giving any reason and we'll refund you everything you have paid.

If you cancel after 30 days from the date you completed and signed your application, we'll refund what you've paid, less £100 administration charge and the value of any dividend paid to you. For more information on your right to cancel, please read our terms & conditions.

## 12. What if you want to make changes to your plan?

With the exception of our simple plan, all our set plans and bespoke plans can be amended, upgraded or downgraded at any time whilst the plan is in place (whilst the plan holder/nominee is alive).

A simple plan would first have to be upgraded to at least a bronze plan before further upgrades or downgrades could be made. If your personal details change, e.g. name, address etc, you should notify us, so we can amend our records accordingly.

There's no administration charge for making changes or for upgrading/downgrading your plan.

## 13. What happens if you die abroad

Our plans are suitable for funerals in mainland Great Britain and Northern Ireland. In the event of a plan-holder dying abroad, we would be available to assist with arranging repatriation back to the UK. However, this service has to be paid for separately, unless there is adequate insurance in place to cover the deceased's repatriation.

Once repatriated to Great Britain or Northern Ireland, your plan can then be used to arrange the funeral as normal, although there may be some additional costs for conveyance from the airport back to the funeral home, depending upon the distance involved and level of insurance cover held.

## 14. Documentation

Once you have completed your application for a funeral plan, we will give you:

- A copy of your application form
- Our funeral price list
- Our set funeral plan schedule
- Our funeral plan information booklet
- This key features document

Separately, once full/final payment has been received we will send you:

- A covering letter which confirms any dividend/discount amount
- Your funeral plan certificate of entitlement

### What should you do if you have a complaint?

If you have any concerns or wish to make a complaint, you can call into any of our offices. Alternatively contact us by phone, e-mail or post. If you remain dissatisfied you may refer your complaint to the Funeral Planning Authority, tel: 0345 601 9619 or email: [info@funeralplanningauthority.com](mailto:info@funeralplanningauthority.com). For more information please refer to our terms and conditions.

### How you can contact us:

 01522 781 077

 [funeralplans@lincolnshire.coop](mailto:funeralplans@lincolnshire.coop)

 Lincolnshire Co-op Funeral Services, Tritton Road, Lincoln, LN6 7QY

 [www.lincolnshire.coop](http://www.lincolnshire.coop)

# Lincolnshire Co-op Funeral Services

For further details please  
call **01522 781 077** or email  
[funeralplans@lincolnshire.coop](mailto:funeralplans@lincolnshire.coop)



39 South Street,  
**Alford**, LN13 9AJ  
(01507) 463 444

5 South Square,  
**Boston**, PE21 6HX  
(01205) 362 512

22 Grantham  
Road,  
**Bracebridge  
Heath**,  
LN4 2LD  
(01522) 529 406

16 High Street,  
**Caistor**, LN7 6OF  
(01472) 859 222

36 High Street,  
**Coningsby**, LN4  
4RA  
(01526) 345 999

North Street,  
**Gainsborough**,  
DN21 2HS  
(01427) 612 131

246 Corporation  
Rd,  
**Grimsby**, DN31  
2QB  
(01472) 242 444

2-8 Church Street,  
**Holbeach**, PE12  
7LL  
(01406) 422 333

2 Market Place,  
**Horncastle**, LN9  
5HD  
(01507) 523 385

Tritton Road,  
**Lincoln**, LN6 7QY  
(01522) 534 971

11 Proctors Road,  
**Lincoln**, LN2 4LA  
(01522) 535 800

West Street,  
**Long Sutton**,  
PE12 9BN  
(01406) 363 648

134 Eastgate,  
**Louth**, LN11 9AA  
(01507) 603 519

High Street,  
**Mablethorpe**,  
LN12 1AU  
(01507) 473 440

1 King Street,  
**Market Rasen**,  
LN8 3BB  
(01673) 842 788

Beacon Hill Road,  
**Newark**, NG24 1NT  
(01636) 703 808

18 Moorgate,  
**Retford**, DN22 6RH  
(01777) 701 601

55/57 Oswald Road,  
**Scunthorpe**, DN15  
7PE  
(01724) 890 000

Duke Street,  
**Sleaford**, NG34 7DX  
(01529) 306 311

St. John's Road,  
**Spalding**, PE11 1JD  
(01775) 723 199

15 The Terrace,  
**Spilsby**, PE23 5JR  
(01790) 752 334

Trusthorpe Road,  
**Sutton on Sea**,  
LN12 2LL  
(01507) 441 271

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