

Funeral plans



Peace of mind for you
and your loved ones

It pays to plan ahead

Every person is different, and every funeral can be too. Your funeral can be unique to you and a celebration of your life, which is why we help our clients to consider every detail.

With a Lincolnshire Co-op funeral plan, you can record your wishes now so your loved ones won't have to worry about your final wishes when the time comes.

The financial burden of a funeral can be heavy, and sometimes this can cause extra worry for family and friends at an already emotional time. A Lincolnshire Co-op funeral plan ensures all costs are fully covered at today's prices, unless your requirements change - unlike many other pre-paid plans.

What is a funeral plan?

Our funeral plan, sometimes called a funeral bond, is a way to record all the choices you'd like for your funeral before the time comes. It's as simple as having a chat with one of our funeral colleagues. They're highly-trained, friendly and professional. As a Society we've been serving the bereaved and maintaining the care and dignity of the deceased for over 125 years.

We offer a choice of fully guaranteed plans: Simple, Bronze, Silver and Gold. We also provide bespoke plans which allow you to decide exactly what's included.

Who can make a funeral 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 whether or not you have any existing medical conditions. You can also buy a plan for someone else. If you do this, you'll be our client and therefore receive all of the correspondence about the plan. You'll 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.



What are the benefits of being a Lincolnshire Co-op member?

If you are a member and pay in full for your funeral plan, you'll receive a member discount. If you pay in instalments, you'll receive dividend on your card upon receipt of your final payment. Plus, if you recommend us to a friend there'll be an additional £100 worth of dividend to share when your friend purchases their plan.



How do you make a funeral plan?

Just follow these three simple steps:

Step 1: Get in Touch

Simply get in touch with us to arrange a time to discuss your needs. You can use the funeral plan enquiry form on our website. Alternatively, call your nearest Lincolnshire Co-op funeral home.

Step 2: Making your funeral plan arrangements

We can discuss the funeral plan arrangements in the comfort of your own home or at one of our local funeral homes. Our funeral colleagues can go through all of the arrangements providing information and advice to make sure everything is tailored to you.*

Step 3: Talk to your personal representatives

Once the funeral plan is fully paid, you will receive your funeral plan certificate of entitlement and two copies which you can pass on to your personal representatives.



*Please note that we operate a vulnerable person policy to protect the interests of those who may be susceptible to detriment or disadvantage due to certain personal circumstances. In such cases we may request the presence of an additional family member or friend, or if this is not possible, we may provide a nominated individual to assist, advise and support.

“We got a funeral plan with our family in mind, just to make it straightforward for them. Once you’ve done it, you feel so much better.”

- Mr and Mrs Morgan
from Louth



How do Lincolnshire Co-op plans work?

You can specify if you want a burial or cremation, an eco funeral in a green burial site and even your music choices. Ultimately, the choice is yours and we're here to guide you through. 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 and conditions explain what happens if your plan is not fully paid for at the time of your death. Upon the death of the nominee, the personal representative or next of kin should contact one of our funeral homes. We'll support and guide them through the process.

Bespoke plans

Having a bespoke funeral plan, ensures that almost everything can be personalised to your own requirements. If you choose a bespoke funeral plan, you'll need to tell us exactly what you want included. Our funeral colleagues will be happy to advise you of all the options that are available. You can record detailed requests with your plan and you may want to consider the following:

Burial or Cremation? The choice is yours.

Burial: It is important that you choose your final resting place, whether it be a natural burial ground, local cemetery or churchyard. You may like the service to take place at the graveside or in a another service location such as a church or one of our chapels, where appropriate.

Cremation: You may like the service to take place at the crematorium or in a another service location such as a church or one of our chapels, where appropriate. You can discuss the final resting place of your cremated remains with us, including interment of ashes, scattering of ashes or returning your ashes to a loved one.

Coffins: Select a coffin from our range which include environmentally friendly coffins, traditional coffins and caskets, and even design coffins.

Funeral stationery: You can add funeral stationery on to your funeral plan, such as orders of service or memorial cards. An order of service can act as a guide for the funeral service and can be kept as a keepsake by loved ones.

Floral Tributes: You can select from our range of floral tributes which include: coffin sprays, wreaths, garlands and special tributes. However, if you would like to include a bespoke floral tribute to reflect your personality or hobbies for example, please speak to our funeral colleagues.

Transport: Whilst we offer a traditional motor hearse as standard, there are alternatives you may wish to consider including the Horse-drawn, Land Rover or Motorcycle hearses. You should also consider how many limousines will be needed for conveyance of family members.

Newspaper notices: You can write your own notice and/or select which publication you would like the notice to be printed in.

Music: Music forms an important part of most funeral services. This can range from a church organist, choir, highland piper, bugler or other soloists or groups according to yours and your family's preferences.

What do our set plans include?

Our set plans include our funeral director services and fees as well as third party charges which we pay to someone else- for example, officiant's fees, crematorium or cemetery fees and doctors' fees. All of our set plans now include our environmentally friendly coffins so we can reduce the environmental impact of funerals. You can find what is included in our set funeral plans in the price list enclosed at the back of this brochure.

What are the payment options?

Payment can be made in full or you can spread the cost by instalment payments. Instalments can be paid over the following periods:

- 12 monthly instalments (no instalment charge)
- 24 monthly instalments (10% instalment charge)
- 36 monthly instalments (15% instalment charge)
- 48 monthly instalments (20% instalment charge)
- 60 monthly instalments (25% instalment charge)

If you miss a payment we will write to remind you so that you can bring your instalment payments up to date and ensure you don't incur additional charges by going over the agreed payment terms. If you don't complete payment for your funeral plan, what you do pay will remain invested and be used as payment towards your funeral when it takes place. However, the prevailing costs will apply at the time of your funeral and the balance owed will be payable by your personal representative or next of kin handling the arrangements.

Full payment can be made by cheque, credit/debit card, or BACs transfer. We will honour the quoted price for 30 days from the date of quotation. In the interests of the security and safety of our employees we cannot accept cash payments from your home or any other location. Except for payments by direct debit, you will always be issued with a receipt, which you should keep in a safe place. Please note that in certain circumstances we may require proof of identity when payments are being made.

Once fully paid, a funeral plan certificate will be prepared with the details of the arrangements and the amount paid. This will be sent to you with a duplicate copy for your personal representative or next of kin. As well as receiving a receipt for all monies paid (except direct debit payments) your funeral plan certificate will state the amount you have paid in total.



How we keep your money safe

We invest 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.

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.

What documentation do you give me?

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
- This funeral plan information booklet
- Our 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 come into any of our offices, or contact us by phone, e-mail or post. If you remain dissatisfied you may refer your complaint to the Funeral Planning Authority, telephone: 0345 601 9619 or email: info@funeralplanningauthority.com. (For more information please refer to our Terms and Conditions)

How you can contact us:

 01522 781 077

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

 funeralplans@lincolnshire.coop

 lincolnshire.coop

Lincolnshire Co-op Funeral Services

For further details please call **01522 781 077**

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 6QF
(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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