



Funeral plans are a way of arranging and making financial provision for a funeral in advance, removing worry and uncertainty. A funeral plan also means that your family have access to professional advice and assistance at a very difficult and emotional time.

What is covered by the plan?

- As long as the original funeral directing firm carries out your funeral and your requirements don't change, the plan guarantees that the funeral director's costs will be covered in full, regardless of how long you live or what happens to costs in the meantime.
- The plan also covers any additional services that are specified in your plan.
- Your plan can also include an allowance towards third party costs (which are sometimes referred to as disbursements). These could be cremation or burial fees, medical fees for cremation certificates and/or payment to a minister or officiant for example. These are costs outside of the funeral director's control.

If you choose not to include an allowance towards third party costs, these will need to be paid in full at the time of the funeral.

What is not covered by the plan?

- The cost of any additional services that are not specified in your plan will be payable at the time of the funeral.
- If third party costs as listed in the plan are not covered by the plan value at the time of need, there will be a balance to pay.
- If you need to change funeral directors or the appointed funeral director has ceased to trade or cannot, for some reason conduct your funeral, we will normally be able to appoint another funeral directing firm without any additional cost to you. In some cases, there may be an additional cost to pay.

If you do not wish to make the additional payment, you have the option to cancel your plan and receive a full refund (less the management fee), or you can leave the funds in the plan as a contribution to the funeral at the time of need.

- Your plan does not cover the cost of a funeral abroad, or of bringing you home if you die while you are away, so it's important that your travel insurance covers this.

The above reflects our standard plans but please refer to the Terms and Conditions enclosed and your plan paperwork for full details on your specific plan.

Who will conduct my funeral?

Your funeral will be carried out in line with recognised best practice and to the highest standards in accordance with a recognised industry Code of Practice.

What happens to the money I pay for my funeral plan?

Ecclesiastical Planning Services holds the full value of your plan, excluding the management fee, securely in a whole of life assurance policy with a UK-based life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA).

The funds are ring-fenced to pay for your funeral when the time comes. The funds cannot be used for anything other than your funeral and are immediately available to your funeral director when the funeral is required.

Ecclesiastical Planning Services is also registered with the Funeral Planning Authority (FPA) which is an organisation set up by the industry to regulate providers in the UK pre-paid funeral plan industry. Its primary aim is to ensure customers get the funeral they have paid for when it is needed.

In the unlikely event of insolvency, the FPA will work with other plan providers to examine ways to arrange delivery of your funeral.

Ecclesiastical Planning Services is part of the Ecclesiastical Group. Ecclesiastical is a specialist, UK-based financial services group which has been protecting people, property and funds since it was founded in 1887.

If I change my mind can I cancel the plan?

Yes, you can cancel the plan by writing to us at the address below. If you cancel within 30 days of signing the application form, your payment will be refunded in full. If you cancel the plan after 30 days, the amount of refund payable will be your initial payment less the management fee shown in your application form.

If you are paying by instalments, we will refund the total of the payments made less the management fee as shown in your application form. There are no further charges for cancelling.

Are there any administrative charges to my plan?

The only charge that you pay for setting up your plan is the plan management fee which is paid when your plan is set up.

Who do I contact if I have a complaint?

If you have a complaint regarding the funeral itself please contact the appointed funeral director and send a copy to us at the address below.

If you have a complaint about us, please contact us on 0800 633 5626 and we will deal with the complaint in line with our written complaints procedure. If we cannot resolve your complaint you may then refer it to the Funeral Planning Authority by calling 0845 601 9619.

www.funeralplanningauthority.co.uk

Call: 0800 633 5626 Email: info@epsfunerals.com

Ecclesiastical Planning Services, Beaufort House, Brunswick Road, Gloucester, GL1 1JZ.

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