

Funeral Partners Limited (Funeral Partners) distributes Choice Funeral Plans, which are provided by Alternative Planning Company Limited (APCL), which is authorised and regulated by the Financial Conduct Authority with firm reference number 965282. Both Funeral Partners and APCL are part of the Funeral Partners Group. This document explains what is and is not included in your funeral plan, how you will pay for your plan and information on cancelling your plan, making a complaint and your entitlement to compensation. Please ensure you read this and the brochure carefully; please note this is a summary of your plan; please refer to our pre-contractual documentation and terms & conditions or contact us using the contact details below for further details.

## What is an Unattended Cremation Plan?

Our Unattended Cremation Plan allows you to pay for an unattended cremation in advance. The cremation must take place without a ceremony/service or any family, friends or mourners present.

The plan covers the cost of Funeral Director Services, such as providing care for the deceased (otherwise known as the Covered Individual) and making the arrangements for the cremation, as well as certain Third Party Fees including the cremation fees and doctor's fees (if required).

## What products and services are included in the Unattended Cremation Plan?

Funeral Director Services Included	Unattended Cremation Plan
Selecting your Nominated Funeral Director from a network of branches nationwide	✓
Assisting with legal, administrative and arrangements for the cremation to take place	✓
Collection of the Covered Individual from their place of death (or other location) within a 25-mile radius of the Nominated Funeral Director (over a 25-mile radius will incur a charge)	✓
Care and preparation of the Covered Individual before the cremation in professional facilities	✓
Simple wood-effect veneered coffin	✓
Option of family and friends to spend time with the Covered Individual in a private room during opening hours at the Nominated Funeral Directors	✓
Private ambulance and ceremonial staff to convey the Covered Individual to the crematorium	✓
Collection of ashes from Nominated Funeral Director (charges will apply if delivery is required)	✓
Option of ashes to be scattered (unattended) at the crematorium's Garden of Remembrance	✓
Online memorial tribute web page, including the ability to enable charitable donations	✓
Third Party Fees Included	
Cremation fees (unattended cremation to take place on the date, the time and at a crematorium chosen exclusively by the Nominated Funeral Director. The person responsible for arranging the cremation will be notified of the date)	✓
Doctor's fees (if required to complete official documents prior to the cremation if a coroner has not been involved. Not applicable in Scotland)	✓

## What products and services are not included in my Unattended Cremation Plan?

Products & Services Excluded	
Professional embalming (a specialised treatment for the Covered Individual)	Optional (£120 extra)
Ability to have family, friends or other mourners in attendance at the cremation	✗
Specifying the crematorium, date or time on which the cremation will take place	✗
Ceremonial vehicles such as a hearse, limousine and pall bearers	✗
Ability to add any additional products & services (except for embalming)	✗
Minister, celebrant or officiant (as no service takes place)	✗
Repatriation (if the Covered Individual dies abroad, any associated fees with repatriation will be applied)	✗
Upgrade or changes to the coffin	✗

## Sample prices for an Unattended Cremation Plan

Costs are rounded to the nearest £

Length of payment term	Total cost you will pay	Monthly instalment cost (Representative example)
Pay upfront	£1,795	n/a
1 year	£1,795	£150
2 years	£1,900	£80
3 years	£1,974	£55
4 years	£2,063	£43
5 years	£2,128	£35

Length of payment term	Total cost you will pay	Monthly instalment cost (Representative example)
6 years	£2,192	£30
7 years	£2,347	£28
8 years	£2,444	£25
9 years	£2,564	£24
10 years	£2,686	£22

**Representative example:** In relation to the costs for paying by instalments, the above table is for illustrative purposes and assumes the Covered Individual is 73 years old at the point of purchase. When paying by instalments, prices will vary based on the length of payment term and age of the Covered Individual. Please speak to us for a tailored quote.

### How do I make changes to my plan?

You are unable to add any additional products and services to our Unattended Cremation Plan, except for embalming which can only be changed once the plan has been paid in full. Please contact us to make any changes to your Personal Requests or to switch your plan. If you feel that the Unattended Cremation Plan is no longer right for you, you can cancel your plan or you may be able to switch to one of our attended plans. If you switch, new Terms will apply and additional payments will be required. If paying by instalment, switching is only possible once the plan is fully paid. If you want to switch before your plan is fully paid, a cancellation fee may apply. At the time the plan is Redeemed, the person responsible for arranging the cremation may choose to upgrade your plan.

### When and how do I pay?

#### Payment in full

You can pay in full by credit or debit card, bank transfer or cheque.

#### Payment by instalments

Alternatively, you can pay by instalments with direct debit over a period of 12 months up to 10 years. If you choose to pay by instalments, there are no additional costs to pay if you pay for the plan over a 12 month period. If you choose to pay over a period longer than 12 months, then the overall cost is higher than if paying upfront. Full payment for the Unattended Cremation Plan must be made before the Covered Individual reaches the age of 85.

In the event of the death of the Covered Individual within the first 12 months, the Unattended Cremation Plan will not be provided unless the outstanding payments are made. For further information, contact us or visit [choiceplan.co.uk](https://choiceplan.co.uk)

### What happens if I miss a payment?

We want to support you if you are experiencing any payment difficulties. Please contact us on 01803 298 243 to discuss this. If you miss two consecutive payments, we will write to you, detailing the extent of any shortfall. We will request you pay for any shortfall within 10 business days of receipt of our letter. If payment is not received within this time, we reserve the right to cancel the plan and a cancellation fee of **£225** may apply. Please refer to our Terms & Conditions.

### What happens if there are outstanding instalment payments at the point of death?

If the Covered Individual dies within 12 months from the date of Activation, the Unattended Cremation Plan cannot be Redeemed unless the outstanding payments are made. If the Covered Individual dies after 12 months, then no further payments will be required.

### How do I cancel my plan?

If you wish to cancel your plan, please contact us. You can always cancel your plan for free within 30 days from the date the plan is Activated. From the date the Nominated Funeral Director is initially appointed, you will also have 7 days to cancel for free (nomination is required within 30 days from the date of Activation). After these timescales, a cancellation fee of **£225** will apply. If you are paying by instalments, you can cancel for free within 12 months of Activation. Please refer to our Terms & Conditions.

### How do I make a complaint?

We take complaints about our services very seriously and we want to hear from you. If you have a complaint about your Unattended Cremation Plan, please contact us and we will promptly deal with this in line with our complaints procedure, which can be viewed at [choiceplan.co.uk/complaints](https://choiceplan.co.uk/complaints). Please contact us if you require a copy of our complaints procedure to be sent to you in a different format. If you are dissatisfied with our response, you may be able to refer the matter to the Financial Ombudsman Service at [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk) or call 0800 023 4567.

### Financial Services Compensation Scheme

In the unlikely event that we, or our insurer, go out of business, and if the person that bought this plan or the Covered Individual satisfy the eligibility criteria, they may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). You can obtain further information on its website at [fscs.org.uk](https://fscs.org.uk)

### Information concerning potential funeral plan provider failure

In the unlikely event we go out of business, your plan payments will either be returned to you (or the Covered Individual) in accordance with FSCS rules, or your plan may transfer to another funeral planning firm (you allow this transfer to take place when you sign our Terms). If a transfer cannot take place and payments are returned, then additional costs may be incurred in order to pay for the funeral for the Covered Individual.

### Contact Us

**Phone:** 01803 298 243 **Email:** [info@choiceplan.co.uk](mailto:info@choiceplan.co.uk)

Choice Funeral Plans, 46 The Terrace, Torquay, Devon TQ1 1DE

Alternatively, if you purchased your Unattended Cremation Plan from a local funeral home, please speak to a member of the funeral home team.