

Choice Funeral Plans are provided by Alternative Planning Company Limited (APCL). APCL is authorised and regulated by the Financial Conduct Authority as a Funeral Plan provider with firm reference number 965282. APCL is registered in England and Wales with company number 08635411. APCL is part of the Funeral Partners Group. The registered office of APCL is Cumberland Court, 80 Mount Street, Nottingham, Nottinghamshire NG1 6HH. 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 does the cost of a funeral involve? There are three cost elements to consider:

- **Funeral Director Services** (such as providing care for the deceased (the Covered Individual) and making arrangements for the funeral)
- **Third Party Fees** (certain fees, such as burial or cremation fees, must be paid in order for the funeral to take place)
- **Additional Products & Services** (such as flowers, catering and other optional elements)

What products and services are included in my Funeral Plan?

Choice Essentials and Choice Plus Plans include Funeral Director Services only, in line with the table below:

Funeral Director Services	Choice Essentials	Choice Plus
Assisting with legal, administrative and arrangements for the funeral 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 funeral in professional facilities	✓	✓
Professional embalming (a specialised treatment for the Covered Individual)	✗	✓
Option of family and friends to spend time with the Covered Individual in a private room during opening hours at the Nominated Funeral Directors	✓	✓
Quality oak-effect veneered coffin	✓	✗
Superior coffin available in white, mahogany or oak-effect	✗	✓
Hearse to convey the Covered Individual to the place of service, crematorium or cemetery within a 25-mile radius of the Nominated Funeral Director (over a 25-mile radius will incur a charge)	✓	✓
Funeral Director and up to four pall bearers to accompany and attend the service	✓	✓
Chauffeured limousine for up to six passengers	✗	✓
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	✓	✓

What products and services are excluded from my Funeral Plan?

Third Party Fees and Additional Products & Services are excluded as standard from Choice Essentials & Choice Plus Plans. However, you can make Voluntary Contributions towards these costs. The amount you contribute is your choice. Depending upon the amount you contribute, there may be a shortfall at the time the plan is redeemed, which would need to be paid for based on the prices at that time. See exclusions below:

Third Party Fees (excluded as standard)	Choice Essentials	Choice Plus
A funeral service cannot take place unless certain Third Party Fees are paid:		
Burial fees (such as the purchase price of a burial plot or the fees for opening up the grave)		
Cremation fees (the cremation price and other crematorium fees)		
Doctor's fees (to complete official documents prior to the cremation if a coroner has not been involved, if required)	✗	✗
Celebrant fees (to officiate the funeral service if required, such as a minister)		
Other fees (such as venue/church fees and organist fees, if required)		
Ability to make Voluntary Contributions towards Third Party Fees	✓	✓
Additional Products & Services (excluded as standard)	Choice Essentials	Choice Plus
Optional products and services, such as orders of service, catering, flowers and obituary notices	✗	✗
Ability to make Voluntary Contributions towards Additional Products & Services	✓	✓

Other exclusions apply, such as costs for repatriation or upgrades to coffin specifications. Please refer to our Terms for further details at choiceplan.co.uk/terms or contact us to request a copy.

Sample prices for a Choice Funeral Plan (excluding Voluntary Contributions) Costs are rounded to the nearest £

Length of payment term	Total cost you will pay		Monthly instalment cost (Representative example)		Length of payment term	Total cost you will pay		Monthly instalment cost (Representative example)	
	Essentials	Plus	Essentials	Plus		Essentials	Plus	Essentials	Plus
Pay upfront	£2,650	£2,925	n/a	n/a					
1 year	£2,650	£2,925	£221	£244	6 years	£3,235	£3,571	£45	£50
2 years	£2,804	£3,095	£117	£129	7 years	£3,463	£3,822	£41	£46
3 years	£2,913	£3,216	£81	£89	8 years	£3,614	£3,988	£38	£42
4 years	£3,045	£3,360	£63	£70	9 years	£3,786	£4,180	£35	£39
5 years	£3,141	£3,467	£52	£58	10 years	£3,965	£4,376	£33	£36

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 and no Voluntary Contributions have been made towards the plan. 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 pay for Third Party Fees and Additional Products & Services?

You can make Voluntary Contributions towards the costs of Third Party Fees and Additional Products & Services. The amount you contribute is your choice and can be tailored to your circumstances. Depending upon the amount of Voluntary Contributions you make, the value at Redemption may not be sufficient and additional payments may be needed when the plan is Redeemed.

How do I make changes to my plan?

Please contact us to make any changes to your Personal Requests, to change the amount of financial contributions or to switch your plan. When paying by instalments, you can only make changes to the financial amount of Funeral Director Services or Voluntary Contributions once the Funeral Plan has been paid in full. If the Funeral Plan is no longer right for you, you can cancel your plan or may be able to switch your plan to another plan provided by us. If you switch, new Terms will apply and either additional payments may be required or you may be eligible for a refund. 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 funeral may choose to amend 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 have a joint plan, instalments must be paid within 12 months. 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 Funeral 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 Funeral Plan will not be provided unless the outstanding payments are made. For further information, contact us or visit 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 the plan is Activated, the Funeral Plan cannot be Redeemed unless the outstanding payments are made. If the Covered Individual dies after 12 months from the plan being Activated, then no further payments will be required for Funeral Director Services, and depending upon the amount of Voluntary Contributions made, additional payments may be needed for Third Party Fees and/or Additional Products & Services.

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 always 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 Funeral 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. 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 or call 0800 023 4567.

Financial Services Compensation Scheme

If 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

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

Alternatively, if you purchased your Funeral Plan from a local funeral home, please speak to a member of staff.