

# Funeral Plan Summary

Unattended  
Cremation

choice<sup>®</sup>  
Funeral Plans

Choice Funeral Plans are provided by Alternative Planning Company Limited (APCL). APCL is authorised and regulated by the Financial Conduct Authority with firm reference number 965282. APCL is 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 (in Northern Ireland only, 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 60-mile radius of the Nominated Funeral Director (over a 60-mile radius will incur a charge)	✓
Care and preparation of the Covered Individual before the cremation in professional facilities. Removal of medical devices, if needed, such as a pacemaker.	✓
Simple wood-effect veneered coffin	✓
Option of family and friends to spend time with the Covered Individual in a private room at the Nominated Funeral Directors, at any time by appointment	✓
Private ambulance and funeral team 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)	✓
Doctor's fees (in Northern Ireland only, if required to complete official documents prior to the cremation if a coroner has not been involved)	✓

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

Additional Products & Services are excluded as standard from Unattended Cremation Plans. However, you can make Voluntary Contributions towards certain Additional Products & Services. 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:

Products & Services Excluded	
Additional products & services (such as coffin sprays, keepsakes, reception)	Optional Voluntary Contribution
Professional embalming (a specialised treatment for the Covered Individual)	Optional (extra fee)
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 ceremonial staff	✗
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	✗

Please refer to our Terms for further details at [choiceplan.co.uk/unattended-terms](http://choiceplan.co.uk/unattended-terms) or contact us to request a copy.

## Sample prices for an Unattended Cremation Plan, rounded to the nearest £

Length of payment term	Total cost you will pay	Monthly instalment cost (Representative example)
Pay upfront	£1,895	n/a
1 year	£1,895	£158
2 years	£2,009	£84
3 years	£2,089	£58
4 years	£2,170	£45
5 years	£2,252	£38

**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 Additional Products & Services?

You can make Voluntary Contributions towards the costs of certain 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 towards certain Additional Products & Services 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 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. 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](http://choiceplan.co.uk)

APCL incurs costs in order to provide this Funeral Plan to you. APCL typically retains around £500 of the price you pay for each Funeral Plan to cover our costs. Our Insurer will provide us with commission on the monies which we invest with them (from 0% up to 8%). The commission we receive does not affect the price of your plan and the precise amount will be determined by the Covered Individual's age at the time of purchasing, as well as the payment method you choose.

### 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

Length of payment term	Total cost you will pay	Monthly instalment cost (Representative example)
6 years	£2,341	£33
7 years	£2,437	£29
8 years	£2,534	£26
9 years	£2,637	£24
10 years	£2,744	£23

and the money you have paid will be refunded. 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 from the date of Activation, then no further payments will be required for Funeral Director Services. Depending upon the amount of Voluntary Contributions made, additional payments may be needed for Additional Products & Services.

### How do I cancel my plan?

You can always cancel your plan for free at any time, and a full refund of the amount you have paid will be issued within 30 days of your cancellation request. If you wish to cancel your plan, please contact us. 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](http://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](http://financial-ombudsman.org.uk) or by phoning 0800 023 4567.

### Financial Services Compensation Scheme

In the unlikely event that we go out of business, the FSCS will write to eligible customers with, where possible, the option of receiving a new funeral plan with a different funeral plan provider, or provide compensation. You can obtain further information on the FSCS website at [fscs.org.uk](http://fscs.org.uk)

### Information concerning potential funeral plan provider failure

In the unlikely event we go out of business, your plan payments will be returned to you (or your estate) 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, alternative funeral arrangements will need to be made by the customer, which may incur additional costs.

### 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.