

# Your Choice Your Plan

[choiceplan.co.uk](http://choiceplan.co.uk)

**choice**<sup>l</sup>  
Funeral Plans



# Helping you make choices for the future

As we get older, it's natural that we start to think about our funeral, about how we would like to be remembered and of course how the funeral will be paid for.

We understand that planning ahead in this way can be difficult and so we have designed our Choice Funeral Plans to help guide you through some of the important decisions – to explain certain considerations when planning ahead, to inform financial decision-making and above all, to try to give you peace of mind.

Our funeral plan business (Alternative Planning Company Limited) is regulated by the Financial Conduct Authority, and our plans are backed by insurance. They allow you to express your own personal wishes and may help to ease the financial worry for you and your loved ones.

As CEO of Funeral Partners, I am proud and confident we offer a unique and personal touch for all our clients and their families. With the support of our experienced and professional teams in our branches nationwide, we consider it a privilege to be there for you, now and in the future.

We feel privileged to have arranged funerals for generations of families and we are here to help you.



**Sam Kershaw**  
Chief Executive Officer



Please note, some of the wording in the brochure is in italics to highlight important aspects of our funeral plan. Please also read the Terms associated with our funeral plan to make sure that it is right for you. These can be found online at [choiceplan.co.uk/terms](http://choiceplan.co.uk/terms) Alternatively, please contact us to request a copy.



# Your Funeral, Your Way

A funeral plan is something you may have already considered. Planning and paying for your funeral in advance enables you to record your personal requests, to ensure that when the time comes your loved ones know your wishes and thoughts to help them organise your funeral.

It could also help protect your family with unexpected costs and may ease the financial burden on them, as well as providing emotional support and peace of mind that you have made arrangements ahead of time.

## What does the cost of a funeral involve?

There are three cost elements to consider:

- **Funeral Director Services** – such as providing care and transportation for the deceased (the Covered Individual), a coffin 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, order of service, catering and other optional elements

## Why a Choice Funeral Plan might be right for you

- Select from over 290 branches located nationwide
- Our three plans are tailored for different needs and budgets
- Our professional Funeral Director Services and costs are fixed and covered within the plans
- Our experienced and friendly team are able to offer you guidance before, during and after your purchase
- There are flexible payment options
- When the time comes, your family will have a dedicated Funeral Arranger to support them throughout the arrangements
- Family and friends are able to spend time with the person who has passed away in a private room in our professional facilities
- If you move home, your plan moves with you
- If your needs change in the future, you may be able to switch your plan to another plan we offer

## Our Choice Promise

If you change your mind about your Choice Funeral Plan at any time, you can cancel it for free and we will refund you the full amount you have paid within 30 days of your cancellation request.

*T&Cs apply. Please visit us online or contact us for a copy.*



# Introducing Choice Funeral Plans

Our Choice Funeral Plans have been designed to make the process of planning and paying in advance easy for you.

We offer three types of Choice Funeral Plans, each created to cater for different individual circumstances and requirements.

★ Trustpilot



## £200 Referral Offer

Your friend or family member can receive £200 off any funeral plan when purchased at the same time as your plan or within three months of your purchase. Terms, conditions and limitations apply.

Please also refer to our Definitions listed on page 15 to help you understand our plans.

## Choice Essentials Plan

£2,800

Our Choice Essentials Plan is tailored for those who would prefer a traditional funeral service where family, friends and mourners can attend. This plan includes our professional Funeral Director Services as standard, which includes a quality coffin, hearse, a Funeral Director and Ceremonial Staff to accompany the service. It also provides the flexibility to personalise and upgrade elements of a funeral and allows Voluntary Contributions to be made towards Additional Products & Services and Third Party Fees, if desired.

Third Party Fees, such as cremation and burial fees, are costs we pay to someone else and are not included in the plan. This is because these fees vary in price depending on factors, such as what type of funeral you choose, your preference of a crematorium or burial site and if a doctor's certificate would be required (in Northern Ireland only).

Certain Third Party Fees must be paid in order for the funeral to take place in addition to the funeral plan cost. We are able to provide you with an estimate of the costs for Additional Products & Services and Third Party Fees.

## Choice Plus Plan

£3,095

Our Choice Plus Plan includes all the features of the Choice Essentials Plan plus a superior coffin available in various finishes to select from, professional embalming (a specialised treatment for the Covered Individual) and a chauffeur driven limousine for up to six passengers.

## Unattended Cremation Plan

£1,895

Our Unattended Cremation Plan (also sometimes referred to as a Direct Cremation Plan) is suitable for those who are looking for a simple, dignified and lower-cost cremation without the formalities of a funeral, with no service and no family, friends or mourners present at the crematorium.

It allows you to pay for an unattended cremation in advance and covers all the essential elements for a cremation to take place. This includes selecting your preferred Nominated Funeral Director, our professional unattended Funeral Director Services, cremation fees payable to the crematorium of the Nominated Funeral Director's choice, and in Northern Ireland, doctor's fees if required, to complete official documents if a coroner has not been involved. In addition, optional Voluntary Contributions can be made towards other products and services such as coffin sprays, an intimate service in our service room (if available), keepsakes or a reception for friends and family.

Our Unattended Cremation Plan is different from some of the other plan providers, as we are part of a Funeral Director Network. This means that once you have been brought into our care, your family will be able to spend time with you in a private room at the Nominated Funeral Director's premises, should they wish.

# Choice Essentials and Choice Plus Plans

## What's included?

Our Choice Essentials and Choice Plus Plans allow you to plan and pay in advance for a funeral, where friends and family can attend. They allow you to record your personal wishes and fix the cost of Funeral Director Services at today's prices, which otherwise may go up or down in the future.

### Choice Essentials

#### Funeral Director Services

- A choice of Nominated Funeral Directors from over 290 branches nationwide
- A dedicated and experienced Funeral Arranger to provide support throughout the arrangements
- Assistance with legal and administrative arrangements for the funeral to take place
- Collection from the place of death or other location, restrictions apply
- Care and preparation before the funeral in professional facilities. Removal of medical devices, if needed, such as a pacemaker
- Religious washing, traditions and rituals can be accommodated if required
- The 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
- A quality oak-effect veneered coffin
- A hearse to convey the Covered Individual to the place of service, crematorium or cemetery, restrictions apply
- The Funeral Director and four Ceremonial Staff to accompany and attend the service

- An online memorial tribute web page, including the ability to enable charitable donations
- A complimentary standard scatter tube for a cremation or a small grave marker for a burial
- Collection of the ashes from the Nominated Funeral Director or option of delivery for a charge
- An option to have the ashes scattered (unattended) at the crematorium's Garden of Remembrance

#### We offer support, before and after the funeral

- 24/7 support telephone number, for your Nominated Funeral Director if immediate assistance is required by the person arranging the funeral
- We will provide you with a number to a helpline operated by a third party, offering practical support to you and your family on matters such as probate, wills, legal issues and bereavement support
- We can inform a friend or relative that your funeral plan is in place

#### Extra value for money

- Receive **10% off** memorial masonry, additional works, cremation tablets (plaques) and vases when an order is placed within three months of the funeral taking place

### Choice Plus

#### Funeral Director Services & Extras

By selecting a Choice Plus Plan, you will receive the Funeral Director Services from the Choice Essentials Plan, as well as the following:

- A superior coffin available in white, oak-effect or mahogany/teak (teak in Northern Ireland only)
- Professional embalming, a specialised treatment for the Covered Individual
- A chauffeured limousine for up to six passengers

## What's not included?

Third Party Fees and Additional Products & Services are not included in the Choice Essentials and Choice Plus Plans. However, Voluntary Contributions can be made towards these in advance. These funds are held with the plan and can be used towards these costs at the time the plan is Redeemed.

### Third Party Fees and Additional Products & Services

#### Third Party Fees

**Certain Third Party Fees (burial or cremation fees and doctor's fees in Northern Ireland only, if required) must be paid in order for the funeral to take place, in addition to the funeral plan cost.**

Depending on your funeral requirements, other costs, such as minister or celebrant fees and venue or church fees, may also be required for the funeral to take place.

These fees are set by the third parties.

Voluntary Contributions can be made either at the time you purchase your funeral plan, or payment will be required at the time of the funeral.

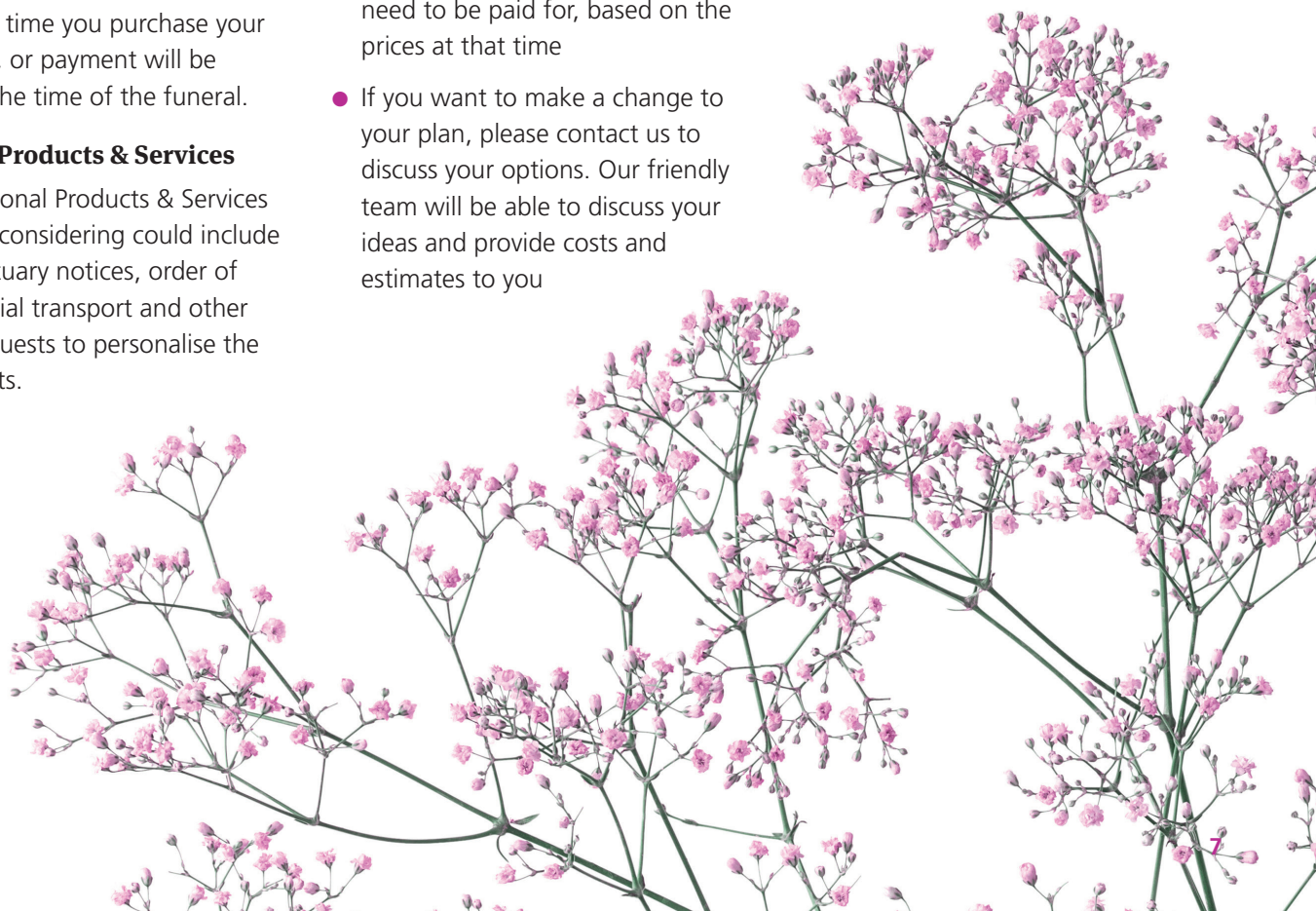
#### Additional Products & Services

Other Additional Products & Services you may be considering could include flowers, obituary notices, order of service, special transport and other personal requests to personalise the arrangements.

#### More information on

#### Voluntary Contributions

- You can contribute as much or as little as you like now, with the option to add to the fund in the future
- Please note, any prices quoted for third party fees or additional products and services are not fixed and can go up or down in the future, and depending on the amount you contribute, there may be a shortfall at the time the plan is Redeemed. This shortfall would need to be paid for, based on the prices at that time
- If you want to make a change to your plan, please contact us to discuss your options. Our friendly team will be able to discuss your ideas and provide costs and estimates to you



# Unattended Cremation Plan

Our Unattended Cremation Plan allows you to pay in advance and includes the essential elements for a cremation to take place without any family or friends present. It covers the Funeral Director Services, cremation fees and doctor's fees (in Northern Ireland only, if required).

## What's included?

### Funeral Director Services

- A choice of Nominated Funeral Directors from over 290 branches nationwide
- A dedicated and experienced Funeral Arranger to provide support throughout the arrangements
- Assistance with legal and administrative arrangements for the cremation to take place
- Collection from the place of death or other location, restrictions apply
- Care and preparation before the cremation in professional facilities. Removal of medical devices, if needed, such as a pacemaker.
- Religious washing, traditions and rituals can be accommodated if required
- The option of family and friends to spend time with the Covered Individual in a private room at the Nominated Funeral Director, at any time by appointment
- A simple wood-effect veneered coffin
- Private ambulance (non-ceremonial vehicle) and funeral team to convey the Covered Individual to the crematorium of our choice
- An online memorial tribute web page, including the ability to enable charitable donations
- Collection of the ashes from the Nominated Funeral Director or complimentary hand-delivery across mainland Great Britain and Northern Ireland if required

- A suitable container for the ashes
- An option to have the ashes scattered (unattended) at the crematorium's Garden of Remembrance
- For an extra charge, professional embalming (a specialised treatment for the Covered Individual) can be added as part of the Funeral Director Services

### Third Party Fees

- Cremation fees (unattended cremation to take place on the date, the time and at the crematorium chosen exclusively by the Nominated Funeral Director)
- Doctor's fees (in Northern Ireland only, if required)

### Additional Products & Services

- You have the ability to make optional Voluntary Contributions towards other products & services, such as coffin sprays, keepsakes, a reception for friends and family or other personal requests to personalise the arrangements
- You can contribute as much or as little as you like now, with the option to add to the fund in the future
- Please note, any prices quoted for additional products and services are not fixed and can go up or down in the future, and depending on the amount you contribute, there may be a shortfall at the time the plan is Redeemed. This shortfall would need to be paid for, based on the prices at that time

- If you want to make a change to your plan, please contact us to discuss your options. Our friendly team will be able to discuss your ideas and provide costs and estimates to you

### We offer support, before and after the funeral

- 24/7 support telephone number, for your Nominated Funeral Director if immediate assistance is required by the person arranging the funeral
- We will provide you with a number to a helpline operated by a third party offering practical support to you and your family on matters such as probate, wills, legal issues and bereavement support
- We can inform a friend or relative that your funeral plan is in place

## What's not included?

- To have family, friends or other mourners in attendance at the cremation is not permitted
- The ability to specify the crematorium, date or time of when the cremation will take place
- The option of ceremonial vehicles such as a hearse, limousine and Ceremonial Staff
- A minister, celebrant or officiant as there will not be a service
- Any upgrades or changes to the coffin

# Comparing our plans

## Funeral Plan Price

Equivalent price if this funeral product was purchased today  
Price shown is a national average, based on 297 branches within the Funeral Partners Network (correct as of 16.12.25). Excludes Northern Ireland doctor's fees. Based on our lowest priced coffin.

## Funeral Director Services

	Unattended Cremation	Choice Essentials	Choice Plus
<b>Funeral Plan Price</b>	<b>£1,895</b>	<b>£2,800</b>	<b>£3,095</b>
Equivalent price if this funeral product was purchased today	£1,984	£3,377	£3,742
Assisting with legal, administrative and funeral arrangements	✓	✓	✓
Collection from place of death (or other location) within 60-mile radius of the Nominated Funeral Director (over this will incur a charge)	✓	✓	✓
Care and preparation before the funeral in professional facilities. Removal of medical devices, if needed, such as a pacemaker.	✓	✓	✓
Professional embalming (specialised treatment)	Optional (extra fee)	Optional (extra fee)	✓
Option for friends and family to spend time with the Covered Individual in private room at Nominated Funeral Directors, at any time by appointment	✓	✓	✓
Option of religious washing, traditions & rituals	✓	✓	✓
Provision of a coffin	Simple wood-effect veneered	Quality oak-effect veneered	Superior coffin in choice of finishes
Option to upgrade coffin	✗	✓	✓
Ability to add Voluntary Contributions for Additional Products and Services	✓	✓	✓
Choice of crematorium/burial location, time and date for the funeral service	✗	✓	✓
Hearse to convey the Covered Individual to the place of service within a 25-mile radius of the Nominated Funeral Director (over this will incur a charge)	✗	✓	✓
Chauffeured limousine for up to six passengers	✗	Optional (extra fee)	✓
Funeral Director and four Ceremonial Staff at service	✗	✓	✓
Private ambulance & funeral team to convey the Covered Individual to crematorium	✓	✗	✗
Funeral service with friends, family and mourners present	✗	✓	✓

## Third Party Fees

Cremation fees (mandatory for funeral to take place)	✓	✗	✗
Burial fees (mandatory for funeral to take place)	✗	✗	✗
Doctor's fees to complete official documents prior to a cremation if a coroner has not been involved, in Northern Ireland only, if required	✓	✗	✗
Celebrant fees (if required to officiate the funeral service)	N/A	✗	✗
Other fees (such as venue, church, organist fees if required)	N/A	✗	✗
Ability to add Voluntary Contributions for Third Party Fees	✗	✓	✓

## Other Benefits

Ability to record personal requests & wishes	✓	✓	✓
Online memorial tribute & donations page	✓	✓	✓
Ability to switch plans (new Terms will apply)	✓	✓	✓
Flexibility to transfer plan to an alternative Funeral Director within our network	✓	✓	✓
£200 off any Choice Funeral Plan for a friend or family member (Terms apply)	✓	✓	✓
10% off memorial masonry (Terms apply)	✗	✓	✓
24 hour support line at time of need	✓	✓	✓
No cancellation fees	✓	✓	✓

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.

# Key Facts about Choice Funeral Plans

## The benefit of a plan

Our prepaid funeral plans allow you to make arrangements for your funeral, which may protect your loved ones from uncertainty about your final wishes and risks of rising costs for the Funeral Director Services included in each plan.

## Voluntary Contributions

We understand that some people would just like to secure the Funeral Director Services in their funeral plan, while others like to make contributions towards Third Party Fees (such as burial or cremation and celebrant or minister fees) and/or Additional Products & Services, in order to personalise the funeral service.

The amount that you contribute towards Third Party Fees and Additional Products & Services is completely your own choice. For Choice Essentials & Choice Plus Plans only, certain Third Party Fees must be paid in addition to the funeral plan cost in order for the funeral to take place.

*Any shortfall in Third Party Fees or Additional Products & Services will need to be paid for at the time the plan is Redeemed. Please read the terms of your selected Choice Funeral Plan carefully so that you know what is and is not covered.*

## Your Funeral Director

You can nominate your funeral plan to a Funeral Director within our nationwide Funeral Partners network. Depending upon your circumstances, you may be able to nominate a Funeral Director outside of the Funeral Partners network. Please speak to us for more information.

## Joint plans

For Choice Essentials and Choice Plus Plans only, we are able to offer joint plans where you pay for one funeral plan but can select whether to Redeem the plan on the first or second individual's death.

*Joint plans are not available online and must be paid for in full or within 12 months of purchase.*

## Flexible to make changes

We don't expect you to decide on everything straight away. We want you to feel comfortable with your plan, so your personal wishes can be added to or amended at any time.

If you feel the funeral plan is no longer right for you, you are able to cancel your plan (see "If you wish to cancel") or you may be able to switch your plan to another plan provided by us. If you do switch, new Terms will apply and depending upon your circumstances, additional payments may be needed, or you may be entitled to a refund. When paying by instalments, financial changes to the plan can only be made when the plan is fully paid.

At the time the plan is Redeemed, the person responsible for arranging the funeral is able to make amendments to your plan at their expense.

## Additional benefits

A friend or family member can receive £200 off any Choice Funeral Plan if they purchase it at the same time as you or within three months of purchase. For Choice Essentials and Choice Plus Plans, we also include 10% off memorial masonry, additional works, cremation tablets (plaques) and vases when an order is placed with us within three months of the funeral taking place. Terms, conditions and limitations apply.

## Support for your family

You will be provided with a free helpline offering practical support to you and your family on matters such as probate, wills, legal issues and bereavement support. This is operated by a third party. There will be charges for further engagement in legal services. Please ask for fees before proceeding with legal support.

## Inform your friend or family

You can nominate a friend or relative to become your Nominated Representative at any time. This is someone you choose to inform about the existence of the funeral plan. They will receive a summary of your plan and a letter to notify them that you have requested them to be your Nominated Representative. Please note, a Nominated Representative may not necessarily be your Next of Kin and they may not be entitled to arrange the funeral at the time of need.

## Eligibility

Choice Funeral Plans can be purchased by any UK resident over the age of 18 with no health restrictions and no credit checks.

## Convenient ways to pay

You can pay for your plan in full by credit or debit card, bank transfer, cheque, or with direct debit if paying by instalments. You can pay for your plan in branch, online or over the phone by speaking with one of our team members.

## Paying by instalments

You can pay by monthly instalments over one to ten years. The cost of paying for the funeral plan over a 12 month term costs the same as it would paying in full. Full payment for the funeral plan must be made before the Covered Individual reaches the age of 85. For joint plans, instalments must be paid within 12 months.

*If paying over 12 months up to the maximum of 120 months, prices vary by age of the Covered Individual and overall you pay more than if you pay in full upfront.*

*For Choice Essentials and Choice Plus Plans, when you pay by instalments, you cannot make any financial amendments until the plan is fully paid.*

*If the Covered Individual passes away within 12 months from the date of*

## With Choice plans to suit different budgets and the flexibility to make changes later – you stay in control.

*Activation, the funeral plan cannot be Redeemed unless the outstanding payments are made.*

*If the Covered Individual passes away after 12 months from the date of Activation, then no further payments will be required for the Funeral Director Services, and depending upon the amount of Voluntary Contributions made for Choice Essentials and Choice Plus Plans, additional payments may be needed for Third Party Fees and Additional Products & Services.*

*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, you may need to cancel the funeral plan and purchase a new funeral plan. Cancelling your funeral plan may result in the loss of any investment growth which may or may not have been accrued, and a new moratorium period may apply to your new funeral plan (if you choose to pay by instalments).*

### Your money

Choice invests your money in a **whole-of-life assurance policy** with a UK-based life assurance company, which is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority.

### Commission and APCL Cost Disclosure

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.

### If we go out of business

In this unlikely event, your money is protected by the Financial Services Compensation Scheme (FSCS).

Money you provide to us is protected by the FSCS up to the value of £85,000. In the event that we, or our Insurer, go out of business, you may be entitled to compensation.

### Your plan moves with you

If you move home, let us know and we can discuss the possibility of nominating a funeral home closer to you. There is no charge for this, as your plan is portable and all services will still be honoured.

### Repatriation Service

We do offer a repatriation service, however, this is not included in our funeral plans. If the Covered Individual does pass away when abroad, the fees associated with repatriation will apply.

### What you will receive

Your Information Pack will normally be sent within 14 days from when your plan is activated.

This will contain confirmation on the total amount paid (including the amount of any Voluntary Contributions you may have made, if applicable), and include details of your funeral plan, the Nominated Funeral Director and a Certificate of Entitlement.

### If you wish to cancel

If you wish to cancel your plan, please contact us. Our Choice Promise allows you to cancel your plan for free at any time and we will refund you the full amount you have paid within 30 days of your cancellation request.

### To 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 handle 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 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.

### There for you

We are always happy to discuss your plan with you in person, over the phone or by contacting us through [choiceplan.co.uk](http://choiceplan.co.uk). Please get in touch with our friendly team for any queries.

### Unexpected/Disruptive event or force majeure

*Due to factors outside of our control, you may not receive the funeral service that you planned for, for example in the event of a pandemic. We will work closely with your family in these circumstances.*



# What are the options for later life planning?

There are various ways to make financial provision for your funeral and these choices come with different features and benefits. We suggest that you explore all the options available in order to determine what is best for you and your family.

We think it's helpful to consider some of the alternative ways used to provide for a funeral to see which is best for you. *Currently, Choice only offer funeral plans and **not** over 50s plans, wills or savings products.*

## Funeral Plans

A funeral plan enables you to prepay for certain elements of your funeral in advance. Typically, funeral plans allow you to record personal wishes and could help your family make decisions about the funeral when the time comes.

All Funeral Plans' inclusions and exclusions differ and you should familiarise yourself with these before purchasing.

## Over 50s Plan

An Over 50s Plan is an option you may consider. Typically, these require monthly payments to be made in order to provide a cash sum upon death. The amount provided may not cover the whole cost of a funeral when needed. Each provider has their own plan specifications, so you would need to check their terms and conditions.

## Savings and Wills

You could leave savings and specify provision in your will. This may require family to pay for the funeral themselves and then wait to be reimbursed, which may be after probate and the sale of assets.

We want to ensure that a funeral plan is the right option for you

# Ready to go ahead?

You can set up a plan for yourself, your partner, or for someone else and you really don't have to decide everything now.

We understand that buying a funeral plan is a big decision and you may have further questions which we would be happy to assist you with.

We can't advise you on whether to buy a funeral plan or not, but we can answer any questions you have.

For full plan terms and conditions visit [choiceplan.co.uk/terms](https://choiceplan.co.uk/terms) or ask in branch.

## To get in touch with us

**Visit [choiceplan.co.uk](https://choiceplan.co.uk)** for more information, to find your local Funeral Director or to purchase a plan online



**Call 01803 298 243** and speak directly to our Choice Funeral Plan Specialist Team. Phone lines open Monday – Friday, 9am to 5pm



### Call or visit your local branch

Call us on 01803 298 243 or visit [choiceplan.co.uk](https://choiceplan.co.uk) to get your local branch's contact details



# Definitions

## **'Activation' / 'Activated'**

The day your application has been reviewed and approved by us in order to issue you with a 'Certificate of Entitlement'. The date of Activation can be found in the Certificate of Entitlement.

## **'Additional Products & Services'**

Additional products & services identified in your application. At the time the plan is Redeemed, these fees would need to be paid for, based on the prices at that time.

## **'Attended Funeral'**

Family, friends or other mourners can be present at the funeral.

## **'Covered Individual'**

The individual(s) identified in your application whose funeral is provided for in accordance with the Terms.

## **'Doctor's Fees'**

Fees payable to the doctor to complete official documents if a coroner has not been involved, (in Northern Ireland only, if required).

## **'Embalming'**

A specialised treatment to preserve the deceased and help give a more peaceful appearance.

## **'FSCS'**

The Financial Services Compensation Scheme or any successor body.

## **'Nominated Funeral Director'**

The Funeral Director or funeral home you select from within our network that will provide the funeral service in accordance with the funeral plan.

## **'Nominated Representative'**

The individual identified in your application who you may choose to inform about the existence of the funeral plan.

A Nominated Representative may not necessarily be your Next of Kin and may not be entitled to arrange the funeral at the time of need.

## **'Personal Requests'**

The wishes that you have stipulated in your application on behalf of the Covered Individual which you request to be carried out by the person responsible for arranging the funeral..

## **'Redemption' / 'Redeemed'**

The point at which a death certificate, or Certificate for Burial or Cremation (GR021 in Northern Ireland) has been accepted by us.

## **'Third Party Fees'**

The fees chargeable by third parties which need to be paid at or before Redemption. Certain Third Party Fees must be paid, in addition to the funeral plan cost, in order for the funeral to take place. At the time the plan is Redeemed, these fees would need to be paid for, based on the prices at that time.

## **'Unattended Cremation'**

No formal service. Family, friends or other mourners cannot be present at the cremation.

## **'Voluntary Contributions'**

Financial contributions which you choose to make towards Third Party Fees and/or Additional Products & Services. These funds are held with the plan and can be used at the time the plan is Redeemed.



01803 298 243

info@choiceplan.co.uk

[choiceplan.co.uk](http://choiceplan.co.uk)

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

Choice Funeral Plans are provided by Alternative Planning Company Limited (APCL), which is registered in England and Wales with company number 08635411 and has its registered office at Cumberland Court, 80 Mount Street, Nottingham, Nottinghamshire NG1 6HH, and is authorised and regulated by the Financial Conduct Authority as a funeral plan provider with firm reference number 965282. These details can be found on the Financial Services Register at [register.fca.org.uk/s/](http://register.fca.org.uk/s/) APCL is part of the Funeral Partners Group.

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.

Our Privacy Policy is available at [choiceplan.co.uk/privacy-policy](http://choiceplan.co.uk/privacy-policy). If you would like a paper copy, please write to: The Data Protection Compliance Officer, Choice Funeral Plans, 46 The Terrace, Torquay, Devon TQ1 1DE.



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 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 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 funeral in professional facilities. Removal of medical devices, if needed, such as a pacemaker.	✓	✓
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 at the Nominated Funeral Directors, at any time by appointment	✓	✓
Quality oak-effect veneered coffin	✓	✗
Superior coffin available in white, oak-effect, or mahogany (teak in Northern Ireland)	✗	✓
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 four Ceremonial Staff 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
<b>A funeral service cannot take place unless certain Third Party Fees are paid:</b>		
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 (in Northern Ireland only, if required to complete official documents prior to the cremation if a coroner has not been involved)	✗	✗
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 changes to the funeral plan provider.  
Please refer to our Terms for further details at [choiceplan.co.uk/terms](http://choiceplan.co.uk/terms) or contact us to request a copy.

## Sample prices for a Choice Funeral Plan (excluding Voluntary Contributions), 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	£2,800	£3,095	n/a	n/a					
1 year	£2,800	£3,095	£233	£258	6 years	£3,460	£3,824	£48	£53
2 years	£2,968	£3,280	£124	£137	7 years	£3,601	£3,980	£43	£47
3 years	£3,087	£3,412	£86	£95	8 years	£3,745	£4,140	£39	£43
4 years	£3,207	£3,545	£67	£74	9 years	£3,897	£4,307	£36	£40
5 years	£3,327	£3,677	£55	£61	10 years	£4,056	£4,482	£34	£37

**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. 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](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 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 funeral 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 Third Party Fees and/or 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 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](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 funeral plan from a local funeral home, please speak to a member of staff.

Funeral Partners Limited (FPL) is an appointed representative of Alternative Planning Company Limited (APCL) which is authorised and regulated by the Financial Conduct Authority with firm reference number 965282. Choice Funeral Plans are provided by APCL. Both FPL 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.

## 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 the ashes from the Nominated Funeral Director or complimentary hand-delivery across mainland Great Britain and Northern Ireland if 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)	✓

## 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](https://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

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

**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.

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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?

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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.