

Funeralcare

Woodland funeral plan Key Features document

This document summarises the main features and benefits of our tailor-made Woodland plans and payment methods. You should read this in conjunction with our terms and conditions and our brochure.



1. What is a Woodland funeral plan?

A Woodland funeral plan lets you arrange and pay for your funeral at one of our Woodland Remembrance Grounds in advance and at today's prices, beating rising funeral costs. It's an easy way to get your funeral arranged whilst protecting loved ones from rising costs and uncertainty about your final wishes.

2. How can you buy a plan

Our Woodland plans are tailor-made so are specifically designed for you. To buy a plan from us, simply visit your chosen Woodland Remembrance Ground. Our Funeral Directors will be able to assist you.

3. Who will carry out your funeral

Your funeral will be carried out by the Co-op Funeral Director at your chosen location.

4. What if I move to a different area?

If you move house you'll need to get in touch with us to discuss your options as we may need to make changes to your plan. Unfortunately there may be extra costs if we have to transport you more than 50 miles to bring you into our care, or if using a different crematorium.

Your plan can still be delivered at your chosen Woodland Remembrance Ground. We can easily make arrangements with your loved one over the phone to carry out your funeral in line with your wishes.

Or

Your plan can be delivered by another Co-op Funeral Home. Any items in your plan that cannot be delivered there would be refunded to you at the original purchase price. For example the use of the service centre for refreshments.

Or

If you no longer wish to have your plan delivered by us you can cancel your plan. If you cancel after 30 days of the start date there'll be a cancellation charge of £250.

5. Who can buy a plan?

All our plans are available to any UK resident over 18.

If you choose to pay for your plan in instalments over 2-25 years, you must have made all payments by your 80th birthday. If the person paying for your plan is someone else, they must be over 18 and have made all payments by their 80th birthday.

6. What type of plans do we offer?

We offer tailor-made plans which let's you decide exactly what's included in your plan.

The price of your plan will be dependent on the products and services you choose to include.

7. How our plans work

All our plans are fully guaranteed. This means that what's included in your plan is covered with no more to pay at the time of the funeral.

If you've paid for your plan in full, your plan will be provided on your death.

If you're paying by instalments, you can see our terms and conditions that explain when you'll be entitled to your plan.

When you die, your representative should contact your chosen location or call us on the details on the reverse. We'll support and guide them through the process. They'll need to provide the plan summary and the registrar's certificate for burial or cremation.

8. What's not included in our plans

If you wish to be buried or have your ashes interred, the plot is not included in your plan.

Available plots can be discussed and bought separately to your plan by contacting our Funeral Director's.

We can't guarantee your request to be buried or interred at your chosen location, unless you have bought a plot.

There are other certain items that can't be booked as part of a tailor-made plan. Our Funeral Director can explain these.

9. Simple payment options

We offer a range of flexible and affordable payment options. You may pay

- in full;
- in instalments over 6 or 12 months; or
- In instalments over 2-25 years.

The amount of money you pay will depend on the option you choose.

On instalments over 2 - 25 years, you'll pay instalment charges and your plan will include the Co-op Commitment.

The Co-op Commitment applies if you die after 12 months or within 12 months as a result of an accident. We explain what this means in our terms and conditions. If this is the case, as long as your payments are up to date, we won't collect the rest of the balance on your plan. Our Funeral Director can provide your plan. Your representative doesn't need to pay the balance.

For a personalised quote visit your chosen location.

10. How we keep your plan money safe

We put all of the money from each plan into an individual whole of life insurance policy with Royal London. When we say Royal London, this is the Royal London Mutual Insurance Society Limited. We receive an allowance to meet our initial costs of selling and arranging the plan.

The money is released to us when you die so that the funeral can be provided. Money can also be released in other circumstances; for instance if you or we cancel your plan, so we can refund this to you.

For extra protection, the policies and their proceeds are held by an independent trustee, Link Corporate Trustees (UK) Limited. These are held on trust for when they're needed.

What if we go out of business?

We're confident this won't happen. But in this unlikely event, the money will be protected by the trust under the control of the independent trustee. The trustee will work with the Funeral Planning Authority or a replacement funeral director to provide your funeral. Alternatively the funds will be returned to your estate.

11. What if you want to cancel your plan

You can cancel within 30 days of the start date without giving any reason and we'll pay you back what you've paid.

If you cancel after 30 days of the start date, we'll pay you back what you've paid. There'll be a cancellation charge of £250.

For more information on your right to cancel, have a look at our terms and conditions.

12. What if you want to make changes to your plan

A tailor-made plan can have items added or removed at any time. Please contact your Funeral Director who'll be able to help.

If you're paying in instalments, you can make one-off extra payments at any time to reduce your balance. You can also pay over a shorter or longer term.

Conditions may apply depending on the way you pay for these changes before you're entitled to the full plan benefits. This is explained in more detail in our terms and conditions.

There's no administration charge for making changes.


 **Hinton Park**

Wyndham Road, Walkford, Christchurch, Dorset, BH23 7EJ

 Telephone: **01425 278 910**


 **Poole & Wimborne**

Greenhill Road, Colehill, Wimborne, Dorset, BH21 2RG

 Telephone: **01202 888 887**

 **Mayfields**

Ferry Road, Eastham, Wirral, Cheshire, CH62 0DB

 Telephone: **0151 327 2360**



The Funeral Planning Authority (FPA) also have arrangements for resolving disputes between customers and FPA registered providers. You can call the FPA on 0845 601 9619 or visit www.funeralplanningauthority.com for more information.

Our promise

Our promise is to help you arrange or plan a funeral with care, respect, clarity and reassurance. Our team of professionals are here to listen, advise and guide you through all your options. We're available 24 hours a day, 7 days a week so you'll always have someone to talk to.

We're here, we understand how difficult this can be and we promise to help you at every step of the way.



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