

Funeral Plan Summary

Chosen Plan: Private



This funeral plan is provided by Distinct Funeral Plans Limited (trading as Distinct Cremations) who are authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 965289. Registered in England No: 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol. BS37 8QP. Part of the Westerleigh Group.

It is important to read this document to check that the funeral plan chosen is suitable for your needs.

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 carefully. Please note this is a summary of your plan; please refer to our pre-contractual documentation and terms and conditions or contact us using the details below for further details.



What products and services are included in my funeral plan?

- ✓ Up to 20 attendees
- ✓ Choice of time (restricted to early morning), for a family-led 20 minute service
- ✓ Choice of crematorium from our own network
- ✓ Collection of the deceased (UK mainland only)
- ✓ Care at our professional mortuary
- ✓ Prepare the deceased for cremation
- ✓ Removal of artificial mechanisms or pacemaker
- ✓ Help with all legal and cremation paperwork
- ✓ Services of the Chapel attendant
- ✓ Respectful and dignified cremation at your chosen crematorium
- ✓ Single doctor's fee
- ✓ 24/7 support
- ✓ A simple coffin and temporary ashes container
- ✓ XXL coffin, if required
- ✓ Ashes scattered in the garden of remembrance or personally returned within 14 days

If you add the Go Greener optional extra to your plan, you will receive additional services to those listed above. Please read the Go Greener optional extra summary document for full detail.



What products and services are not included in my funeral plan?

- ✗ Viewing of the deceased
- ✗ Funeral procession
- ✗ Embalming
- ✗ Cost of repatriation from outside mainland Great Britain
- ✗ Celebrant or officiant fees
- ✗ Special requests such as memorials, flowers, catering or obituaries
- ✗ Any additional charges (such as VAT) passed to us due to changes in the law, tax rules or legislation that affects the way cremations are carried out



How do I make changes to my plan?

You can contact us at anytime to discuss any changes you want to make to your plan. If you purchase a plan and pay in a single payment or over 12 months, you can upgrade your plan and you will be required to pay the difference between what you initially paid and the current price of the new plan you require. If you wish to downgrade your plan, we will refund the difference between the current cost of your new plan and the price originally paid, or, if many years have passed and our prices have risen, there may be additional monies to pay to downgrade. There is no charge for making these changes. You cannot upgrade or downgrade a plan paid over 5 or 10 years.

If your needs change and you wish to cancel your plan please see the section below 'How to cancel my Plan' for details.



When and how do I pay?

Single payment or 12 monthly instalments

Payment can be made by a single sum of £2,299 or by monthly instalments over a maximum of 12 months (11 payments of £191.58 and a final payment of £191.62). The plan price includes an administration fee of £800.

If you decide to pay in 12 monthly instalments and you die before all payments have been made, please see the options available to your Nominated Representative in the section below.

5 year and 10 year instalment plans

We also offer 5 and 10 year payment options, available to anyone between 50 and 74 years old.

Monthly instalments depend on your age, and you will pay more for your plan. For example, a 62-year-old will pay £50.45 per month (£3,027.00) for a 5 year plan, or £29.20 per month (£3,504.00) for a 10 year plan.

Continued overleaf

Monthly instalments include an administration fee of £6.25 (5 year) or £3.65 (10 year). Please see the leaflet entitled Distinct Cremations Pricing for full pricing details. If you die within 12 months (the moratorium period) of the plan start date, please see the options available to your Nominated Representative in the section below.

You can find more information in your Prepaid Funeral Plan Terms and Conditions.



What happens if I miss a payment?

If you fail to make an instalment payment, we will contact you to ask you to bring payments up to date.

Should you miss two consecutive instalment payments over the payment term, we have the right to cancel your plan if payments are not brought up to date in a timely manner.

Please contact us immediately, if you are having difficulty paying for your plan. If your Plan is cancelled, you will not be able to restart it.

Single payment or 12 monthly instalments

If we cancel your plan due to missed payments, we will refund to you any money paid to date minus a cancellation fee of £95 and we will be under no further obligation to provide the services set out in this document.

If you die before your plan is fully paid, and your plan has not been cancelled, the Nominated Representative can pay all outstanding instalments so the funeral can take place.

5 year and 10 year instalment plans

If we cancel your plan within 12 months (the moratorium period) of the plan start date due to missed payments, we will refund to you any money paid to date and we will be under no further obligation to provide the services set out in this document.

If we cancel your plan due to missed payments and 12 months have passed since the plan start date, you will not be entitled to a refund, and we will be under no further obligation to provide the services set out in this document.

If you die after 12 months of the plan start date and your payments are up to date, there will be nothing further to pay. Your Nominated Representative or estate will receive the services outlined in your Plan.

You can find more information in your Prepaid Funeral Plan Terms and Conditions.



How do I cancel my Plan?

You have the right to change your mind at any time. Please call us or write to us to cancel your plan.

Single payment or 12 monthly instalments

If you cancel within 30 days (the cooling off period) of the plan start date we'll refund all the money you have paid. If you cancel after 30 days of the plan start date, we'll deduct a £95 cancellation fee from the money refunded.

5 year and 10 year instalment plans

If you cancel within 12 months (the moratorium period) of the plan start date, we'll refund the money you've already paid.

If you cancel after 12 months (the moratorium period) of the plan start date, your instalments will stop. You won't be entitled to any refund of the money already paid.

Where applicable, all money will be refunded within 28 days of us receiving your notification of cancellation.



How do I make a complaint?

We hope you won't ever need to complain about any aspect of the service you receive from us – but if you do, please phone us on 0808 296 7221, email client.care@distinctcremations.co.uk, write to us at Distinct Funeral Plans Limited, Oak Tree Court, Brookfield Drive, Cannock, Staffordshire WS11 0JN or visit www.distinctcremations.co.uk.

You can ask us for a copy of our complaint handling procedure.

If you're not satisfied with our response to your complaint, you can complain to: Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR, 0800 023 4567 (opening hours are: Monday to Friday – 8am to 8pm, Saturday – 9am to 1pm), financial-ombudsman.org.uk/.

Complaining to the ombudsman will not affect your legal rights.



Financial Services Compensation Scheme

Distinct Funeral Plans Limited (DFPL) is covered by the Financial Services Compensation Scheme (FSCS).

If we can't meet our obligations, you may be entitled to claim compensation from the scheme. The service is free to consumers.

Further information is available from the FSCS: 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, 0800 678 1100 (opening hours are: Monday to Friday – 8.30am to 6.00pm), fscs.org.uk



Information concerning potential provider failure

In the unlikely event that our business fails, and you agree, we expect to transfer your funeral plan to another regulated funeral plan provider. We expect them to carry out the service you've paid for, but you may incur some extra costs.

Alternatively, we may issue a refund of the amount you've paid to date. However, depending upon the circumstances at that time, this may mean you only receive a partial refund of the amount paid in.

If we cannot transfer your plan or issue a full refund, you will be entitled to claim compensation from the FSCS.