

Funeral Plan Summary Document



PURE CREMATION FUNERAL PLANNING LIMITED

Authorised and regulated by the Financial Conduct Authority, FCA Number 965260

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 & conditions or contact us using the contact details overleaf for further details.

What products and services are included in my funeral plan?	What products and services are not included in my funeral plan?
✓ Collection from anywhere in mainland England, Wales and Scotland*	✗ The use of a hearse, limousine or flowers
✓ Transfer to the crematorium and a solid pine eco-coffin (or suitable alternative)	✗ A funeral ceremony at the crematorium
✓ Cremation fees for an unattended committal at the crematorium of our choice and Doctor's fees (if these apply)	✗ A minister or a celebrant
✓ Hand delivery of the ashes to any mainland address in England, Wales and Scotland*	✗ A choice of crematorium
✓ All costs associated with the delivery of an unattended cremation when the Planholder dies	✗ Mourners attending the committal at the crematorium

* Includes Isle of Wight and Isle of Skye

How do I make changes to my plan?

You can make changes to your plan at no cost by using the details in the **Contact Us** section overleaf. For details on cancelling your plan please see the **How do I cancel my plan** section.

When and how do I pay?

There are three ways to pay for your Pure Cremation funeral plan:

	Single Payment	Monthly Instalment	Continuous Payment
Age restrictions	All aged 18 - 100+	All aged 18 - 100+	Option if aged 50-74
Costs	£1,895	Between* 6 x £319.99 = £1,919.94 and 60 x £44.99 = £2,699.40	Between** £10.27/month (aged 50) and £21.15/month (aged 74)
Single payment	✓	✗	✗
Monthly payments	✗	✓	✓
Qualifying Period	Immediate	After Paid in Full/ 24 months	After 24 months
Requirements	None	Not in payment arrears	Not in payment arrears
Range payable	£1,895	£1,919.94 - £2,699.40	£246 - £4,930***

*based on payment term

** based on age now

Further information can be found in the Terms and Conditions.

*** Based on a 50 year old making payments of £10.27 for either 24 months or until the age of 90

What happens if I miss a payment?

Your Plan is at risk if you do not keep up with regular payments.

It's important that you contact us as soon as you can if you are finding it difficult to pay the fixed term or continuous payments. If you miss two payments we will notify you in writing.

Monthly Instalment	Continuous Payment
If you miss two consecutive monthly payments and they remain unpaid for a period greater than 10 days from our notification your Plan will be cancelled by us. However, if you contact us, we will consider pausing your Plan for a mutually agreed period of time.	If you miss two consecutive monthly payments and they remain unpaid for a period greater than 10 days from our notification your Plan will be cancelled by us.
Please note that if there are insufficient funds in your account to make a payment on the nominated day we will reapply for the payment 10 days later.	

How do I cancel my plan?

To cancel your plan please contact us using the details in the **Contact Us** section below. You can find additional information in our Terms and Conditions. The table below shows you how our refund policy works:

	Single Payment	Monthly Instalment	Continuous Payment
Cancellation Period	30 days	6 month Plans – 6 months 12 month Plans – 12 months 24-60 month Plans - 24 months	24 months
Cancellation by You or Us within the Cancellation Period	Full Refund	Full Refund of payments made	Full Refund of payments made
Cancellation by You or Us outside the Cancellation Period	Full Refund less our £350 cancellation fee*	Refund of payments made less our £350 cancellation fee*	No Refund of payments made

*If you've paid less than £350 when you cancel, you'll receive no refund.

How do I make a complaint?

If you wish to make a complaint, you should inform us of your complaint in the first instance using details in the **Contact Us** section below or email: complaints@purecremation.co.uk. We will contact you within 3 days to confirm your complaint and let you know when to expect our formal response. If you remain unhappy with our formal response, you may be able to refer the matter to the Financial Ombudsman Service.

Financial Services Compensation Scheme

If, for any reason, we are unable to meet our liabilities to you, then you (or your estate) may be entitled to compensation from the Financial Service Compensation Scheme. For further information about this please visit <https://www.fscs.org.uk/>

Information concerning potential funeral plan provider failure.

In the unlikely event we were to go out of business, your money is managed by an independent trust or insurance company. Your funeral plan contract should be provided by an alternative provider using that money under the same terms and conditions. You should be aware that if your funeral plan could not continue to be carried out by us or any alternative provider, your funeral plan would cease, and you may incur additional costs in making new arrangements with a new provider. In this case you would receive the following:

Single Payment	Monthly Instalment	Continuous Payment
Refund of money held in trust	Refund of money held in trust	Lump sum pay out on death Payment must be continued with insurer.

You may also be eligible to claim from the Financial Services Compensation Scheme.

Contact Us

Phone: 0800 033 7737

Email: planningahead@purecremation.co.uk

Post: Eagle House, Joule Road, Andover, SP10 3UX