

# Funeral Plan Summary

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?

- ✓ Collection from anywhere in mainland England, Wales, and Scotland\*
- ✓ Transfer to the crematorium and a solid pine eco-coffin (or suitable alternative)
- ✓ Cremation fees for an unattended committal at the crematorium of our choice
- ✓ Hand delivery of the ashes to any mainland address in England, Wales and Scotland\*
- ✓ All costs associated with the delivery of an unattended cremation when the plan-holder dies

\*Includes Isle of Wight and Isle of Skye.

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

- ✗ A hearse, limousine or flowers
- ✗ A ceremony at the crematorium
- ✗ A minister or celebrant
- ✗ A choice of crematorium
- ✗ Mourners attending the committal at the crematorium

## 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?	Single payment	Monthly instalments
Age restrictions	Aged 18 - 100+	12 months - Aged 18 - 100+ 24 months - Aged 18 - 100+ 60 months - Aged 18 - 84 120 months - Aged 40 - 74
Costs	£1,895	12 x £169.99 (£2,039.88 in total) 24 x £89.99 (£2,159.76 in total) 60 x £44.99 (£2,699.40 in total) 120 x £24.99 (£2,998.80 in total)
Qualifying period	Immediate	12 months or less – covered after 1 year 24 months or more – you are covered after 24 months
Requirements	None	Not in payment arrears

## What happens if I miss a payment?

Your plan is at risk if you do not keep up with regular payments. You must contact us if you are finding it difficult to pay. If you miss two consecutive payments and they remain unpaid for longer than 10 days from our notification, your plan will be cancelled. If you contact us, we will consider pausing your plan for a mutually agreed period.

## How do I cancel my plan?

To cancel your plan please contact us using the Contact Us details. You can find additional information in our Terms and Conditions. See below for our refund policy.

Cancellation	Single payment	Monthly instalments
Cancellation period	30 days	A plan of 24 months or more – before 24 months A plan of 12 months – before 12 months
Cancellation by you or us within the cancellation period	Full refund	Full refund of payments made
Cancellation by you or us outside the cancellation period	Full refund less £350 cancellation fee**	Refund of payments made less £350 cancellation fee**

\*\*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 in the first instance using the **Contact Us** details, or email: [complaints@purecremation.co.uk](mailto: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 also be entitled to compensation from the Financial Services Compensation Scheme. For more information, see [fscs.org.uk](http://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. 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 a refund of the money held in trust.

# Contact us

Phone: **0800 033 77 37**

Email: [planningahead@purecremation.co.uk](mailto:planningahead@purecremation.co.uk)

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

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Tel 01264 319319. Registered in England and Wales No. 09906976.

## Further information

Please note, you, or your estate on your behalf, may have to pay other taxes or costs which are not paid through us or charged by us.

Your agreement with us under your Plan is governed by English Law. The courts of England and Wales will have jurisdiction in relation to any claims or disputes of any nature that arise under or in relation to the Plan. If you are resident in Scotland, you can raise an action in your local courts.

As we only cover Britain, we will communicate with you in English.