Funeral Plan

Key Features

The co-operative funeralcare
Central England Co-operative
Key features summary

This document is designed to help you decide which funeral plan and payment method is right for you along with details about where your funds are securely invested. The information also provides details on what is guaranteed in the price of your funeral plan and what will happen if your family choose to add anything extra at the time of your funeral. This document provides a summary of our set plans as well as an outline of the services offered by our tailor-made plans and should be read in conjunction with our terms and conditions, application form, payment sheet and brochure before taking out one of our funeral plans.

What is a Central England Co-operative funeral plan?

A funeral plan allows you to plan and pay for your funeral in advance.

All Co-operative Funeralcare plans are fully guaranteed, which means there will be no more to pay for your chosen services when the time comes, no matter how much prices rise.

We offer a choice of set plans which includes the key elements of the funeral arrangements as well as a tailor-made funeral plan option allowing you to select the specific products and services you would like to include.

Who is Central England Co-operative?

Central England Co-operative is one of the largest independent retail co-operative societies in the UK. It is a modern, forward-looking organisation employing over 8,000 colleagues. The Society’s principal areas of activity are food, funeral services, and property. The company’s funeral business consists of over 123 funeral homes across 16 counties, 10 florists, masonry production and administration, Bretby Crematorium and Terry Smiths coffin factory.
Who can buy a funeral plan?

All plans have guaranteed acceptance for anyone over the age of 18. Please note our plans are suitable for funerals in mainland Great Britain and Northern Ireland.

What happens if I passed away whilst travelling away from home or abroad?

Our funeral plans do not include repatriation services as part of your funeral plan if you die abroad, however, the plan would be used as normal once you had been repatriated. Our funeral colleagues will make arrangements for repatriation with your next of kin. If you are in the UK but away from home, we will arrange for you to be collected and brought into our care. Additional mileage charges may apply.

What is included in my funeral plan?

Our funeral plans will provide the chosen products and services included in your funeral plan through a Co-operative funeral home when the time comes. Once the funeral plan has been paid in full there will be nothing further to pay for the services documented in your funeral plan.

These services may include:

- Funeral director’s professional fees and services
- Arrangement, guidance and advice on all aspects of the funeral
- A coffin as selected
- Your chosen method of transport along with personnel as required
- 24 hour transfer of the deceased to a suitable resting place
- Care, preparation and embalming (if required) of the deceased
- Mutual agreement of time and date of the funeral
- Visiting your loved one to pay respects
- Bereavement assistance
- Third party charges
- Doctors, medical fees
- Cremation fees at chosen crematorium
- Single burial or interment fee
- Gravedigger fee (if applicable)
- Church service fee
- Minister or officiate’s fee to conduct the service at a local cemetery, crematorium, chapel, church or at the graveside

There are certain elements of the funeral which need to be included in your plan. Our funeral colleagues can provide you with more information, dependent upon your requirements.

Can I add flowers to my funeral plan?

Flowers can be selected from our current floral brochure and added to your tailor-made plan, prices will be guaranteed for the chosen products. Set plans do not include any provision for flowers but these can be added and paid for at the time of the funeral.

Can I add masonry to my funeral plan?

A separate memorial masonry plan can be purchased for memorials specifying the type of memorial you would like and completion of a suggested inscription if you so wish.
Can I have additional requests on my funeral plan?

Tailor-made plans allow you to add a contribution towards any specific requests such as obituaries, catering, doves, a bugler or a choir. This payment contributes towards the cost of the chosen services and may leave a balance payable when the time comes.

Set plans do not allow for any extras to be added at the time of taking out the funeral plan, however these additional items can be added by your representative when the time comes and payment made at the time of ordering.

What is not included in my funeral plan?

- Transport for more than 30 miles radius or charges for a route which involves ferry crossings or tolls. An additional charge per mile will be requested at the time of the funeral in excess of 30 miles.
- The cost to remove mechanisms such as pacemakers (cremation guidelines state these must be removed prior to cremation).
- Additional costs for the provision of a funeral during weekends, public holidays or out of normal working hours.
- Any additional charges that may be required due to changes in regulations or tax.
- Value added tax (VAT) is not currently charged on a funeral service. However, if this or any other tax becomes chargeable your representative must pay this at the time of the funeral.
- The cost of repatriation from outside mainland Great Britain.
- Any costs incurred from making an amendment to your tailor-made plan – ie change in coffin choice or adding additional limousines.
- Any costs incurred from upgrading your set plan – ie moving from a Malvern funeral plan to a Kensington funeral plan.

Paying for your funeral plan

We have a choice of payment options available. All plans can be paid for in full with a single payment in cash, BACS, debit or credit card, cheque or by Direct Debit. Direct Debits are offered over 12 months at no extra cost or over 24, 36, 48 or 60 months with an instalment charge applied.

Funeral plans can be paid for in one of our funeral homes, over the telephone or by completing payment details within your application form.

Please note: cash payments only accepted if payment is made at one of our funeral homes.

What will you receive after paying for your plan?

You can choose to take your completed funeral plan application form into your nearest funeral home, or post to Central England Co-operative Funeral Planning Team in Lichfield.

Upon receipt of your application you will receive:

- A document holder, to retain all the important information in relation to your funeral plan.
- A receipt for any funds paid.
- A letter confirming what happens next.
- An information booklet which gives your loved ones information on what to do when the time comes.

If you opt to pay by Direct Debit, you will receive a letter informing you of your payment schedule. Once the final payment has been received, or if you have paid in full with your application, you will receive two copies of the funeral plan certificate - one for your records, and a copy for your representative. It is important that you let your representative know that you have completed your funeral plan, or funeral wishes, with Central England Co-operative.
What happens if I move house?

If you move house, please notify us in writing of your change of address, or visit one of our funeral homes to complete an amendment form.

What happens if I wish to make changes to the chosen products/services on my tailor-made funeral plan?

If there are any changes you wish to make you need to contact us either by letter or by visiting the funeral home to complete an amendment form. There is no administration charge for making amendments, however, depending on the type of plan that you have and the change(s) you wish to make there may be additional costs incurred. See terms and conditions for a full breakdown.

What if I change my mind and wish to amend the funeral plan?

Set plans cannot be amended or added to. You can choose to upgrade your set plan to one which provides additional services (e.g. upgrade from a Malvern to a Kensington). If you would like to make any other changes to the content of your set plan, we may need to issue a tailor-made funeral plan dependent upon the changes you wish to make.

How to redeem your funeral plan?

When the time comes the ‘Caring for you – funeral planning’ guide has all the information that is needed by your loved ones. Alternatively they can contact the funeral home where the plan was taken out where we will be happy to support and guide them. They can also contact our customer service team on 01543 223762.

What if I wish to cancel my plan?

If you wish to cancel within 30 days of purchasing your plan, you will be entitled to a full refund of all payments made with no cancellation charge to pay, regardless of how you have paid for the plan.

If you wish to cancel after 30 days of purchasing your plan, you will be entitled to a full refund of all payments made less £350 which is made up of a £250 administration fee and a cancellation charge of £100.

If your funeral plan is not used to pay for your funeral the above terms apply as it will need to be cancelled and the money will be returned to you or your estate.
How is my money protected and what protection do I have?

Where is the money invested?

Central England Co-operative take an insurance policy out on the life of the client. This insurance policy is taken out with Royal London Mutual Insurance Society Limited. Royal London Asset Manager (RLAM) invest this within the Royal London With Profits fund, and the investments follow the asset mix specified by the fund manager. (E.g. UK and global equities, government and corporate bonds etc). Funds are secured on the life of the client, unless the client cancels the funeral plan. Funds cannot be withdrawn until death.

How long has Royal London been responsible for funds?

The funds have been invested with Royal London since 1st January 2015, previously this was undertaken by The Co-operative Insurance Society Ltd.

Who are Royal London and why were they chosen?

Royal London is the largest mutual life, pensions and investment company in the UK, with Group funds under management of £100 billion. Royal London purchased The Co-operative Insurance Society Ltd therefore the business was transferred to them on acquisition.

What interest is made on the plans each year or has been made?

There is no interest made on a life policy. Instead the fund grows in accordance with the return which is based on the performance of the underlying assets in the With Profits fund. No interest is paid to clients on funeral plans.

What happens if the investment doesn’t do well?

The applicant has pre-paid for their funeral. The Society is obliged to deliver the chosen products and services irrespective of the investment performance. Chosen products and services are guaranteed.
What happens if Royal London cease trading?

All policyholder funds (Central England Co-operative is the policyholder) are secure and ring fenced. They would be managed in accordance with the rules in place until the death of the funeral plan holder.

Why do Royal London have to have the money and not Central England Co-operative?

In order to ensure our funeral plan holder’s money is safe, we transfer the funds received for the future provision of a funeral into either a whole of life policy or a Trust. This ensures that the client’s funds are secure whilst they remain alive.

Co-operative Funeralcare plans are invested in a whole-of-life insurance policy with Royal London Mutual Insurance Society Limited and authorised by the Financial Conduct Authority (FCA) and complying with the Rules & Code of Practice of the Funeral Planning Authority (FPA) on safeguards for such investments. These rules and guidelines around investments offer clients the protection that their money is invested in line with these guidelines and ensures that funds are applied towards a contract of whole life insurance on the life of the client.

What is the difference between Trust and whole of life insurance backed and which is safer?

In simple terms, a Trust is run and managed by Trustees in accordance with a set of Trust deed and rules. Funds are pooled in a trust and invested, and on a claim, a payment is made from the pool. Whole of life policies are set up individually on the life of each client.

With regards to safety; The Trust follows Trust rules and has regular actuarial valuations (to check that there is enough to pay out what has been promised). There is considerable discretion on the Trustees on the amount of the payments. For whole of life plans, they are subject to Prudential Regulation Authority and Financial Conduct Authority regulation which assess both solvency and codes of conduct. There is no discretion as to what is paid on death of the client.

What happens if Central England Co-operative go out of business?

All funeral plans are secured following the FPA code of conduct. The funds are in a separate legal entity and are protected if Central England Co-operative were to cease trading. If we were to cease trading and not have funeral homes to fulfil your funeral requests, the FPA would appoint a new funeral director to provide the services requested by the plan holder in accordance to the delivery of the ‘Customers Pledge’.

Complaints

If you wish to make a complaint please contact our Customer Service team on 01543 223762, or email funeral.support@centralengland.coop who will acknowledge your complaint and follow our internal complaints procedure in order to resolve any concerns.

Who is the FPA?

The FPA is the professional body that oversees the operation of registered funeral plan providers, of which Central England Co-operative is one.

The FPA also has policies in place to resolve any disputes between customers and FPA registered providers.

The FPA can be contacted on 0845 601 9619 or visit www.funeralplanningauthority.co.uk for more information.

Further information

If you have any further questions or queries please contact us or refer to the terms and conditions provided for further details.

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