

funeral plan

Plan details & application form

A simple way to pay for
funeral costs in advance

Provided by



mutual**matters**



Choose from our three plans

Three Funeral Plans to choose from and they each include the arrangements needed for a cremation funeral. Also once you've paid for your plan Dignity guarantees to deliver all the services listed below, no matter how far in the future that may be.

Guaranteed Services	The Chiltern	The Malvern	The Highland
Advice and guidance on all aspects of the funeral	✓	✓	✓
Guidance on the registration of the death, and collection of all necessary paperwork for the funeral to proceed	✓	✓	✓
Transport of the deceased to the nominated funeral directors' premises (within 20 mile radius**)	✓	✓	✓
Doctors' Medical Cremation Certificates*	✓	✓	✓
Preparation and care of the body (embalming not included)	✓	✓	✓
Family viewing during normal business hours	✓		
Family viewing during weekdays, by agreed appointment		✓	
Family viewing any time, by agreed appointment			✓
Coffin (fully lined and fitted, gown included)	Simple coffin	Quality wood effect coffin	High quality veneer coffin
Funeral director and staff to attend the service	✓	✓	✓
Provision of a hearse	✓	✓	✓
Limousine to transport family/mourners		1 Limousine	2 Limousines
Funeral procession to go directly to the crematorium or burial site	✓		
Funeral procession from home to place of worship and crematorium or burial site (service at a separate location before cremation or burial not included)		✓	✓
The cremation fee*	✓	✓	✓
Minister's or Officiant's fee*	✓	✓	✓
Collection of charitable donations	✓	✓	✓
50 'thank you' cards		✓	✓
24-hour telephone bereavement counselling	✓	✓	✓

*Burial

If a burial is required, these services are not covered by the plan. A contribution of £1,030, which rises in line with inflation, is made towards burial fees and any services provided by third parties (such as Doctors' Medical Certificates and Minister's Fees or Officiant's Fees). If you are interested in a burial funeral, please contact Dignity.

** Excluding ferry or air fares

What is not included in your Plan

- Embalming, burial plot, memorial or headstone
- Service at a different location before the cremation or burial
- Flowers
- Catering/wake

The Guaranteed Funeral Plan Terms & Conditions

The Guaranteed Funeral Plan (the **Plan**) covers the costs of your chosen funeral, provided that you make all the payments in accordance with the details set out in your Plan.

Definitions

In these terms:

'you' refers to the person who is applying for the Plan;

'nominee' (if you are applying for someone else) refers to the person whose name is on the Application Form as the person for whom the Plan is being purchased;

'we' or **'us'** or **'our'** refer to Dignity Pre Arrangement Limited and our details are set out below;

'Personal Representative' includes any other person who organises the purchaser's funeral;

'Special Requests' mean any personal wishes as to how you would like your funeral performed;

'Inflation' means the Retail Prices Index, which is the main measure used to record price inflation. It measures the changing prices of everyday household goods and services like food and energy bills; and shows how the cost of living rises over the years.

Do You Qualify For This Plan?

This Plan is available for you if you are, or on behalf of a nominee who is, over 50 years old at the date of application. This Plan is not available if the applicant is aged under 50 at the date of application.

This Plan covers the cost of certain funerals provided that they are conducted in mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man. You may apply for this Plan if you are, or the nominee is, resident outside of mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man, but the Plan **does not** cover the costs of repatriation. Please contact us on 0800 171 2748* for more information.

Your Plan

Payment

You agree that you must pay the price of your Plan in accordance with this Agreement. This price is set out on the Application Form. If you are purchasing this Plan on behalf of someone else, you will have the rights and benefits set out in this Agreement. If you are purchasing this Plan for yourself, you will have the rights and benefits set out in this Agreement and they will pass to your Personal Representative. You or your Personal Representative may, at any time, make requests, which are outside of the Plan. The cost of these must be paid by you, or your Personal Representative, (either by way of an additional contribution or at the time of the funeral). Those additional costs may be subject to a separate agreement at the time of the funeral.

Care Of Your Money

All payments you make are passed to the Royal Exchange Trust Company Limited as custodian trustee of the National Funeral Trust (the "Trust") to be held in accordance with the trust deed of the Trust. Payments are made out of the Trust for funerals when they are performed, for refunds to Plan purchasers and for the cost of offering, selling and administering the Guaranteed Funeral Plans.

What The Plan Covers

Your Plan covers the services of the Nominated Funeral Director to provide the goods and services described in your information pack and also in the documentation sent to you after receipt by us of the Personal Arrangements Form or Application Form.

Once you have fully paid the amounts set out in the Plan, we promise to cover these goods and services at no further charge to your Personal Representative. This is known as the **'Price Guarantee'**. The Price Guarantee only applies to cremation and ancillary funeral services, described below.

If any of the goods or services, which are to be directly provided by the specified funeral director, are not available at the time of the funeral we will provide a reasonable alternative at no further charge. This alternative will be as close as possible and of at least equal quality and value to that originally specified.

If your Personal Representative does not agree to the alternative arrangements, we can cancel the Plan and refund to your estate, any monies due.

Your Nominated Funeral Director

We will appoint a funeral director called the "Nominated Funeral Director" to carry out your chosen funeral. If the Nominated Funeral Director cannot for any reason perform your funeral, we will appoint an alternative Nominated Funeral Director for you. We also reserve the right to appoint a different or new Nominated Funeral Director to carry out your chosen funeral.

Cremation Funeral

If you require a cremation funeral the price you have paid for your Plan will also cover:

1. The cremation fee charged at the local crematorium (being a crematorium close to and normally used by the Nominated Funeral Director).
2. The fee payable to Doctors for the issue of Cremation Medical Certificates (up to the maximum amount recommended by the British Medical Association).
3. The Minister of Religion or Officiant's fee (of an amount up to the maximum amount recommended by the Church of England Stipend Authority).

However, in the unusual event that the Doctor, Minister or Officiant either changes the process which incurs an increased charge or the cost is more than the recommended amount, then your Personal Representative will be responsible for paying that additional amount to the relevant party.

What The Plan Does Not Cover

We will make every effort to ensure you will have the funeral that you want. There are certain kinds of funeral costs, which are outside of the scope of the Plan. Where we indicate that we will provide a contribution to these costs, then we will make sure the value of that contribution increases in line with inflation.

However, if that contribution does not cover the then current rate for those goods or services, then your Personal Representative must pay the difference between the amount paid by you (adjusted for inflation) and the actual cost at the time of the funeral. On the other hand, where the actual cost is less than the value of the contribution, we promise that we will repay to your Personal Representative that difference. We promise that we will be open and honest about these costs and will provide invoices for any additional expenditure before going ahead with any arrangements.

Burial Funeral

If you require a funeral with burial your Nominated Funeral Director will arrange certain services which are provided by third parties (eg. provision of burial plot, digging a new plot or opening of an existing grave, cemetery fees and fees for a Minister of Religion or Officiant), but as the cost of these services varies widely throughout Great Britain, we cannot promise that your Plan will cover these costs.

Your Plan contains a contribution of £1,030 (at today's prices) towards these burial funeral costs. The £1,030 contribution towards the burial costs will be increased each year in line with inflation and your Personal Representative will be advised of the value of the burial contribution at the time of arranging the funeral. You can pay an additional sum towards burial costs at any time, but before doing so you should phone 0800 171 2748* to discuss your requirements.

Your Special Requests

You may ask for Special Requests for your funeral, but the costs for these will be outside the Plan and are not covered by the Price Guarantee. Your Special Requests will be used as a guide to your Personal Representative and the Nominated Funeral Director. A contribution can be paid towards the cost of any Special Requests - if you would like some advice please call Dignity Pre Arrangement Ltd on 0800 171 2748*.

Some common requests incur additional costs which, similarly, are not included in the Plan. These might include (but are not limited to):

- an additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday;
- a religious service, if the venue charges for the use of that venue, heating, an organist, choir, etc;
- if the crematorium charges extra for music, choir or an organist, or any other services (including any levies).

Extra Charges

The Nominated Funeral Director will have the right to charge reasonable extra amounts:

- for removing artificial limbs and mechanisms such as pacemakers;
- and to cover costs associated with providing any other funeral which is not a normal cremation service;
- and to reflect the effect of any change in regulations, tax laws or generally accepted practice, which result in surcharge payments or additional costs or affect the conduct of the funeral.

Repatriation And Transport To The Nominated Funeral Director

This Plan does not cover the costs of repatriation from outside mainland Great Britain to the Nominated Funeral Director.

Additionally, transport from a distance of more than 20 miles to the Nominated Funeral Director may incur an additional charge. If you do not wish your funeral to take place at your local Nominated Funeral Director, please call Dignity Pre Arrangement Ltd on 0800 171 2748*.

Choice Of Cremation Or Burial

Please indicate if you would prefer: Cremation Burial Undecided

We are unable to guarantee the cost of burial as prices vary significantly from region to region. The plan price includes a contribution of £1,030, which rises in line with inflation. You may wish to contribute an additional amount. If you require a burial, please call us on 0800 171 2748* to discuss your requirements. See the Terms and Conditions for full details.

Signature And Date

I wish to purchase the plan as described in the brochure provided with this Application Form and subject to the Terms and Conditions. I understand that I can cancel my plan within 28 days and receive a full refund. If I wish to cancel my plan after this time a £395 cancellation fee will be deducted from the money refunded.

Signature

Date

Data Protection Act 1998

Once you have purchased one of our plans, we will process your data for the purpose of administering your plan, or pass on your data to a third party for such purpose, and this may involve contacting you by telephone and/or mail to inform you of any relevant information in relation to your plan. If you do not wish to receive communications from Dignity or Skipton Building Society please write to us. Please tick the box if you do not wish to receive relevant information from other companies in the Dignity Group or Skipton Building Society Group .

You may obtain a copy of your personal information held by Dignity Pre Arrangement Limited by writing to: Data Protection Officer, Dignity, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP. A fee, not exceeding the statutory minimum, may apply.

By giving us your email address you're agreeing to be kept up to date by email on products and services by Dignity Pre Arrangement Ltd.

Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit scheme.
- If there are any changes to the amount, date or frequency of your Direct Debit, National Funeral Trust will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request National Funeral Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by National Funeral Trust or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when National Funeral Trust asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Dignity Pre Arrangement Ltd.

If you have any questions, call us FREE on 0800 171 2748* we will be happy to help

Please use the postage paid envelope provided to return this form to us or post to:

FREEPOST RSKG-UTRX-YXCT, Dignity Pre Arrangement Ltd, SUTTON COLDFIELD B73 6AP.

The Skipton Funeral Plan is provided by Dignity Pre Arrangement Limited. If you take out a Skipton Funeral Plan this will be on the basis of a contract between you and Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT registered No. 486 6081 14. Dignity, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP. Telephone No. 0121 354 1557 Fax No. 0121 355 8081. Part of Dignity plc. A British company.

Skipton Building Society is a member of the Building Societies Association. Authorised and regulated by the Financial Services Authority (FSA) under registration number 153706 for accepting deposits, advising on and arranging mortgages and insurance. *To help maintain service and quality, some telephone calls may be recorded and monitored.

To ensure we can process your application quickly, please check that you have:

- 1 Completed the details overleaf of the person whom the plan is for
- 2 If you are applying for a friend or relative - complete your personal details as well as the details of the plan holder
- 3 Selected your plan and the payment period, i.e. single payment or one of the monthly instalment options
- 4 Ticked your preferred payment method and:
 - If paying by Credit or Debit Card – included your telephone number.
 - If paying by Cheque, signed and dated it
 - If paying by Direct Debit, completed the Instruction overleaf
- 5 Signed and dated the form above

Terms and Conditions

Instalment Payments

If you choose to pay for your Guaranteed Funeral Plan by instalments the following rules will apply:

If you die before you have paid all of the Instalment Payments for the Plan

If you die before all of the instalments have been paid, we will provide the funeral in accordance with this Agreement, however your Personal Representative will be responsible for paying the outstanding instalments due, at the time of the funeral.

If you fail to pay all of your Instalment Payments

If, during your lifetime, any instalment is not paid within 60 days of its due date, the Price Guarantee in your Plan will lapse. However, provided that the Plan has not been cancelled, your Personal Representative may request, and we may agree, to arrange for the funeral to be carried out by the Nominated Funeral Director. The cost of the funeral will then be charged at the Nominated Funeral Director's then current market rate. We will credit any instalment payments already made towards the cost of the funeral.

For these purposes the value of the payments made will be increased annually by Inflation, from the date on which the Price Guarantee has lapsed to the date of the funeral. Your Personal Representative will be liable to pay the difference between the amounts paid (subject to Inflation) and any outstanding amount to the Nominated Funeral Director.

If any instalment is not paid within 60 days of its due date and the Plan has not been cancelled, you may reinstate the Plan by restarting payment. However, the total amount payable for the Plan will be increased to the then current price of the Plan you have chosen. We will take account of payments already received, increased by Inflation from the date the Plan lapsed, and we will adjust future instalments accordingly.

Change Of Address

Your Plan provides for your funeral to be carried out by the Nominated Funeral Director. You must notify us at the address shown at the end of this document of any permanent change of address so that, if appropriate, we will appoint an alternative Nominated Funeral Director for you.

Value Added Tax ("VAT")

Your funeral price does not include VAT because VAT is not currently charged on a funeral service. However, if VAT becomes chargeable on a funeral service or part of it in the future, your Personal Representative must pay that VAT at the time of the funeral.

Cancellation

You have 28 days from the date we send you your agreement to decide that the arrangements you have made meet your requirements and that you do not wish to cancel your Plan. If you do decide to cancel your Plan, you must notify us in writing and, provided we receive your notification during that 28-day period, we will refund all the money you have paid. After that period, if you wish to cancel your Plan, you may do so by notifying us in writing. We will refund any money you have paid, less a £395 cancellation fee. We will make that refund within 30 days of your written notification of cancellation. If a funeral director who is not the Nominated Funeral Director performs your funeral, then we may treat the Plan as cancelled. We may cancel your Plan by giving notice to you if:

1. An instalment remains unpaid more than 60 days after it is due;
2. The funeral is to be conducted outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man;
3. The funeral cannot be performed because of circumstances outside our control or outside the control of the Nominated Funeral Director (for example war, terrorism, or riot).

If we cancel the Plan then we will refund any money you have paid, less the £395 cancellation fee, and we will be under no further duties to provide the benefits set out in the Plan. The Plan is designed to cover funeral costs and is not an investment product, so it cannot pay interest on money refunded.

The Agreement

Once we have confirmed your application for the Plan, the following documents all make up the Agreement:

- Your Personal Arrangements Form or Application Form
- Membership Schedule
- Funeral Plan Schedule
- These Terms and Conditions

Please keep these documents in a safe place for the attention of your Personal Representative. You are advised to discuss your funeral arrangements with the person who will be your Personal Representative.

These documents together make up the "Agreement" concerning your funeral arrangements. Anything which is not documented in writing in the Agreement will not be effective. If there is any ambiguity between the documents, the terms set out in this document take precedence over the others. English law shall apply to this Agreement. If anything in this Agreement is invalid or unenforceable, then this Agreement will be interpreted as if that part were modified or deleted to make it valid and enforceable, and the rest shall remain in force. If we fail to exercise, or delay in enforcing our rights (such as cancellation of the Plan for unpaid instalments) that will not restrict our rights to do so, and no waiver of any such rights or of any breach of any term will be deemed to be a waiver of any other right or any later breach.

You may propose a change to the Plan, but no change will take effect unless it is agreed in writing. If you wish to change your Plan then this will take effect through a new agreement. Please call Dignity Pre Arrangement Ltd on 0800 171 2748* if you wish to change the terms of your Plan. The Agreement is personal to you and may not be assigned (transferred) or made the subject of any trust, mortgage or charge given as security for any obligation to any third party. Only you or your Personal Representative are entitled to claim the rights or benefits set out in this Agreement. The Nominated Funeral Director may also claim the rights or benefits set out in this Agreement. Otherwise, no other person (including the nominee or their representatives) has any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this agreement. This does not affect any other rights these people may have. These Terms and Conditions apply to all plans entered into from 01/12/2011.

How To Make A Complaint

We make every effort to excel in the service we provide. However, if you feel we have not met your expectations, please contact our Client Liaison Officer who will acknowledge your complaint within two working days and will do their utmost to ensure any complaint is dealt with as quickly and efficiently as possible. Contact details are as follows:

Client Liaison Officer
4 King Edwards Court,
King Edwards Square,
Sutton Coldfield
West Midlands
B73 6AP
Telephone: 0800 731 0655*

Email: clientrelations@dignityuk.co.uk

If you are dissatisfied with the response from us, you can take the matter further. Dignity Pre Arrangement Limited is registered with the Funeral Planning Authority (FPA), an independent organisation whose Code of Practice we follow.

You can write to the FPA at:
Funeral Planning Authority Ltd,
Knellstone House
Udimore
Rye
East Sussex
TN31 6AR

Direct Debit Guarantee

- This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit scheme.
- If there are any changes to the amount, date or frequency of your Direct Debit, National Funeral Trust will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request National Funeral Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by National Funeral Trust or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to, you must pay it back when National Funeral Trust asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify Dignity Pre Arrangement Ltd.



Principal Office, The Bailey,
Skipton, North Yorkshire BD23 1DN
Telephone: 08458 501700*

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Stock Code: 10-5822_202448_15/11/1