

## Funeral Planning



New prices  
save up to  
**£286\***

\*Saving of £286 based on the 2016 Diamond Plan price, was £4,285 and now £3,999.

# A simple way to pay towards funeral costs in advance

Call in **branch** | Talk to us today **0345 850 1700** | Visit **skipton.co.uk**

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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. Registered Office: 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. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority. Stock Code: 11-0305\_309841\_23/03/17

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Provided by

  
**Dignity**  
CARING FUNERAL  
SERVICES

  
**SKIPTON**  
BUILDING SOCIETY

For your life ahead

# Make sure everything's in place, the easy way

This guide tells you all about our funeral plan. It explains what a prepaid funeral plan is and how paying towards funeral costs in advance could benefit you and your loved ones. It also tells you about the compassionate guidance and personal support offered to your family or friends from a trusted funeral director.

## In partnership with Dignity

The Skipton Funeral Plan is provided by Dignity, our carefully selected partner and a national provider of prearranged funeral plans since 1985. Dignity has a network of more than 1,200 owned or approved funeral directors nationwide. Many of them have been serving their local communities for generations.



## About Dignity

As one of the UK's most trusted funeral plan providers, Dignity:

- Launched their first prepaid funeral plan in 1985
- Has helped more than 740,000 people arrange their funeral in advance
- Arranged more than 70,000 funerals in the UK during 2016
- Is a member of the Funeral Planning Authority, the professional body that oversees how registered funeral plan companies operate
- Had great feedback in its latest survey in 2016. More than 98% of customers' families said Dignity had met or exceeded their expectations in terms of the quality of service provided. And more than 97% would recommend Dignity to friends and relatives.\*

\*Dignity plc Annual Report and Accounts 2016. 30,603 people responded to the 2016 survey.

If you take out a Skipton Funeral Plan, the contract will be between you and Dignity Pre Arrangement Limited.

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## Choose from our three plans

We offer three prepaid funeral plans. Each of them covers the arrangements needed for a cremation funeral, and the table below shows what they include.

Once you've chosen the plan that suits you and paid for it, Dignity will provide all the

guaranteed services detailed in your plan, no matter how far in the future that may be.

Current pricing and payment options are available on our price leaflet. Please ask in branch or visit [skipton.co.uk](http://skipton.co.uk)

Guaranteed Services	The Amber	The Pearl	The Diamond
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 go ahead	✓	✓	✓
Transport of the deceased to the Nominated Funeral Director's premises (within a 50 mile radius)*	✓	✓	✓
Preparation and care of the body (embalming not included)	✓	✓	✓
Family viewing during normal business hours	✓	-	-
Family viewing during weekdays, by appointment	-	✓	-
Family viewing any time, by appointment	-	-	✓
Coffin (fully lined and fitted and gown included)	Wood effect coffin	Quality wood effect coffin	High quality veneer coffin
Funeral director and staff attend the service	✓	✓	✓
Provision of a hearse	✓	✓	✓
Limousine to transport family/mourners	No Limousine	1 Limousine	2 Limousines
Hearse direct to the crematorium or burial site	✓	-	-
Funeral procession from home to place of worship and crematorium or burial site (service at separate location before cremation or burial not included)	-	✓	✓
Collection of charitable donations	✓	✓	✓
50 'thank you' cards	-	✓	✓
24-hour telephone bereavement counselling	✓	✓	✓
Guaranteed Cremation Services			
The cremation fee†	✓	✓	✓
Minister's or Officiant's fee‡ up to the amount listed in the Church of England Table of Parochial Fees	✓	✓	✓

## Would you prefer a burial?

The services marked with a ‡ in the table opposite are only covered for a cremation. This is because burial costs vary widely across the country, and so can't be guaranteed in the same way as cremation costs. If you'd like to have a burial, your plan will contribute a sum (rising with RPI inflation) towards burial fees and any services provided by third parties such as a Minister or Officiant.

## What's not included in your plan

- Embalming, burial plot, memorial or headstone
- Minister's or Officiant's fee for a service at a different location before the cremation
- Any amount charged by the Minister or Officiant for a cremation funeral, above the amount listed in the Church of England Table of Parochial Fees
- Any additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday or at an unusual hour
- Flowers
- A wake or catering
- Doctor's or coroner's fee
- Repatriation^ from outside mainland Great Britain, Northern Ireland, Jersey, the Isle of Man or the Isle of Wight

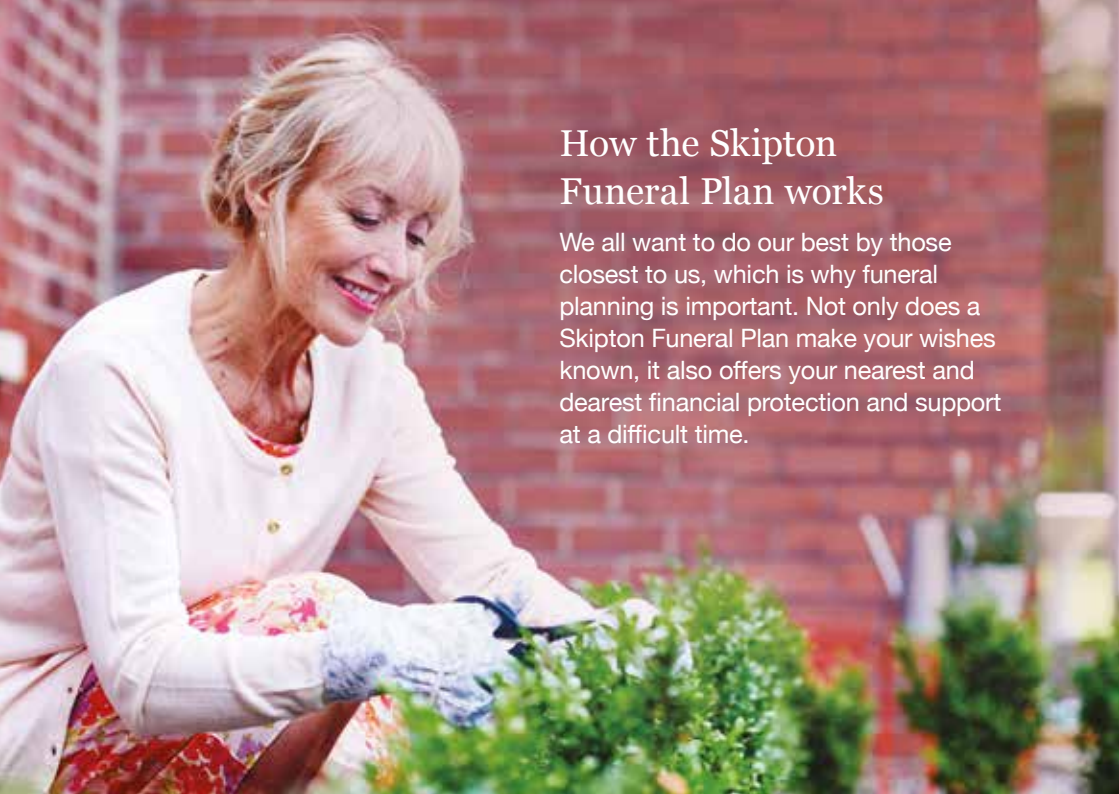
- Costs for removing artificial limbs and mechanisms such as pacemakers
- Costs associated with changes in regulations, tax, laws or generally accepted practices that result in additional costs or affect the conduct of the funeral.

^Transport by ferry or air isn't included and would need to be paid for at the time of the funeral.

## Medical certification fees

For deaths where a coroner investigation is required, there are no medical certification fees. Also, changes to legislation in May 2015 mean there will no longer be a charge for a medical certification for any deaths registered in Scotland. Similar legal changes are being considered for the rest of the UK, so we do not include provision for these fees in our Plans. If the funeral takes place outside of Scotland, and a coroner is not involved, then if applicable, the medical certification fees must be paid by the next of kin or personal representative, when arranging the funeral.

Please see your plan's terms and conditions for more details.



## How the Skipton Funeral Plan works

We all want to do our best by those closest to us, which is why funeral planning is important. Not only does a Skipton Funeral Plan make your wishes known, it also offers your nearest and dearest financial protection and support at a difficult time.

### A simple way to prepay & save

Our plan lets you cover the cost of a cremation funeral in advance and brings real savings, by fixing the cost of the guaranteed services included in your plan at today's prices – once you've paid for your plan, it's paid for.

### It's easy for your loved ones too

The Skipton Funeral Plan also takes care of funeral arrangements, so your family or friends won't be left wondering what type of funeral you wanted. One phone call sets your plan into motion. It removes from them the worry of finding a funeral director, deciding on the arrangements and paying for the services covered by your plan.

Not only will they have the support of a well-established provider of prearranged funeral plans, they'll also have the services of a trusted funeral director. Someone who'll offer all the help and guidance they need with the funeral.

When you take out a plan, Dignity will send you a pack of information and let you know who is your nearest Dignity Nominated Funeral Director.

### Available if you're 50 or over

As long as you're aged 50 or over, our funeral plan is open to you. There's no upper age limit, no health restrictions and no medical questions to answer.

## Reassurance in uncertain times

### Protection against rising funeral costs

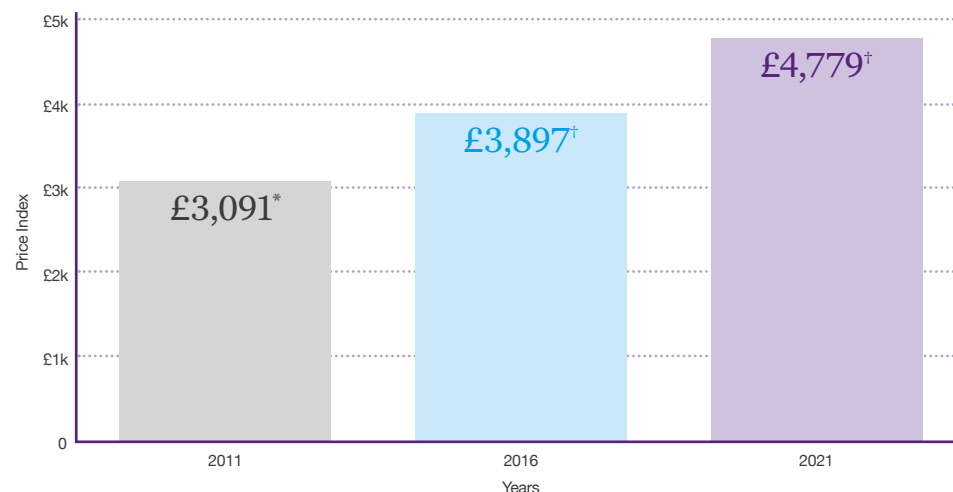
Over the past 12 years funeral costs have more than doubled, rising faster than the rate of RPI inflation each year.

A Skipton Funeral Plan guarantees that the cost of the cremation services included in your plan will be covered, no matter how much prices rise.

## Save money by fixing funeral costs at today's prices

Average funeral costs rose from £3,091 in 2011 to £3,897 in 2016 and are forecast to reach £4,779<sup>†</sup> by 2021. But with a Skipton Funeral Plan, the cremation services in your plan are guaranteed at today's prices, which are set out in our application form or on our website.

## The rising cost of funerals



\* 2011 Source: SunLife Direct Cost of Dying Report 2011

† 2016 Source: SunLife Cost of Dying Report, 2016. 2021 projection based on funeral costs continuing to rise at the same rate as seen over the last 12 years.

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## Why the Skipton Funeral Plan makes sense

### Taking responsibility for funeral costs and arrangements in advance can save your loved ones money and worry

- Your plan's guaranteed to cover the cost of the cremation funeral services included in your plan, no matter when the funeral is and how much prices have risen. Other savings and investments can't guarantee to do this. Also, a life insurance plan only provides a lump sum – it doesn't help your loved ones arrange your funeral, but Dignity will.
- As it's a fixed price plan, once it's paid for, there isn't a penny more to pay for the guaranteed services included in the plan.
- Any special wishes you have will be recorded in your plan. You can add other special requests into your plan (such as flowers, a favourite hymn or an extra limousine) at any time, but there may be extra costs.
- One phone call to Dignity is all that's needed for your funeral organiser to set your plan in motion.
- A trusted funeral director, nominated by Dignity, will give support and guidance to your funeral organiser to help the funeral take place as you would have wished. Your loved ones will also have access to a 24-hour telephone service providing bereavement advice and counselling.
- You can choose from three prepaid funeral plans to suit your preferences and budget, and the guaranteed services in your plan are covered. For each plan there's also the option of a burial funeral. If this is what you'd prefer, your plan covers a fixed contribution (which rises with inflation) towards burial fees and other third party services.
- It's easy to pay for your plan. Just decide whether you'd like to pay for it in a single payment or spread the cost over 12 or 60 monthly instalments. Longer-term payment options, up to 10 years, are also available. But there is an extra cost for spreading payments over a period of longer than 12 months.

## Your money's in safe hands

The money you pay for your plan goes straight into the National Funeral Trust. It's an independent trust fund run by some of the most respected investment firms in the UK.

The Royal Exchange Trust Company are the legal Custodian Trustees, and some activities are carried out by Capita Trust Company Limited.

## Customer services

Skipton and Dignity make every effort to ensure you receive the highest level of customer service. If you're not satisfied with the service you get from Skipton, however, we'd like to know about it. For details of our complaints procedure, please call us on 0345 850 1722, ask in a branch or visit [www.skipton.co.uk](http://www.skipton.co.uk).

If you're not happy with the way we handle your complaint, The Financial Ombudsman provides a free independent service. You can write to The Financial Ombudsman Service, Exchange Tower, London E14 9SR,

If you're dissatisfied with the response from Dignity you can take the matter further. Dignity Pre Arrangement Limited is registered with the Funeral Planning Authority (FPA) and follows its Code of Practice. You can contact the FPA by calling 0845 601 9619 (calls to this number cost 5p a minute plus your phone company's access charge). You can also email [ceo@funeralplanningauthority.co.uk](mailto:ceo@funeralplanningauthority.co.uk) or visit [www.funeralplanningauthority.com](http://www.funeralplanningauthority.com)

You also have access to an Online Dispute Resolution (ODR) platform which is provided by the European Commission. It allows consumers to submit complaints through the site and the complaint will then be allocated to an approved and appropriate Alternative Dispute Resolution Provider (ADR). For more information on this service please visit <http://ec.europa.eu/consumers/odr>

The Funeral Planning Authority when handling complaints uses one of the approved Alternative Dispute Resolution providers and you can gain direct access to them by using the FPA contact details provided above.

An annual audit of the National Funeral Trust is carried out to check it can meet its obligations. In December 2015, it had £328m under investment, as confirmed in its Annual Report.


If you'd like to know more about the National Funeral Trust's performance, you can ask for a copy of its Annual Report by calling Dignity on 0800 804 8071.

call 0800 023 4567 or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If your complaint relates to your funeral plan, please contact Dignity directly by calling 0800 731 0655, emailing [clientrelations@dignityuk.co.uk](mailto:clientrelations@dignityuk.co.uk) or writing to:

Client Liaison Officer  
Dignity Pre Arrangement Limited  
4 King Edward's Court  
King Edward's Square  
Sutton Coldfield  
West Midlands B73 6AP

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## Frequently asked questions

### Can I have a burial if I have a Skipton Funeral Plan?

Yes, but the costs for a burial funeral can't be guaranteed in the same way as a cremation funeral. Your funeral director will arrange certain services, which are provided by third parties. But, as the cost of these services varies widely across the country, we can't promise that your plan will cover them. Instead, a fixed contribution (rising with RPI inflation) will be made towards burial fees and any services provided by third parties (such as Minister's or Officiant's fees)

### How can I pay for my plan?

You can pay for your plan with a one-off payment by cheque, postal orders or credit or debit card. Or you

can spread the cost over 12 or 60 monthly payments by Direct Debit.

If you choose to pay over a period of more than 12 months, an additional cost will apply. If you'd like to talk about other payment options available, please call Dignity on 0800 804 8071.

### Can I add special requests into my plan?

Yes, you can add them at any time by calling Dignity. They'll make the arrangements and tell you if your requests will cost extra. You can contribute towards the cost of special requests, and the amount you've contributed will rise in line with RPI inflation. If you decide not to contribute, any additional costs

relating to special requests would need to be paid for at the time by the person arranging the funeral.

### How will my loved ones know what to do?

When you set up your plan, Dignity will send you a plan holder pack that tells you everything you need to know. This includes important information for your funeral organiser – the person who'll be responsible for setting your plan in motion when the time comes. The pack also explains how you can add personal touches or request extra services to your plan if you wish.

### Do I have to live in the UK to buy a plan?

The plan covers the cost of certain funerals, as long as they're conducted in mainland Great Britain, Northern Ireland, Jersey, the Isle of Man or the Isle of Wight. You need to be able to provide a fixed UK address in order for Dignity to allocate a Nominated Funeral Director. If you reside abroad, Dignity would anticipate you having family in the UK if you intend for your funeral to be conducted here, so you could provide the address of a relative. The plan does not cover the cost of repatriation from outside of Great Britain, Northern Ireland, Jersey, the Isle of Man or the Isle of Wight.

### What happens if Dignity goes out of business?

No matter what happens to Dignity, your funeral arrangements are protected because the money required for the funeral is securely

managed in the totally independent National Funeral Trust. No one at Dignity can access this trust.

In the unlikely event that Dignity goes out of business, the fund trustees would appoint or create a new company to administer all the plans and ensure all the funerals are performed and paid for.

If your funeral director were to go out of business, Dignity would nominate another approved funeral director for your plan.

### What if I change my mind – can I have a refund?

From the date you receive your agreement, you have 90 days to cancel your plan and receive a full refund. If you cancel after that time there's a £395 cancellation fee, which will be deducted from your refund.

### If I pay for my plan by monthly instalments and I pass away before I've finished paying, is my funeral still guaranteed?

The arrangements and price agreed in your plan will stay the same, as long as the person arranging the funeral agrees to pay the outstanding balance. They'll receive an invoice for the amount after the funeral has taken place.