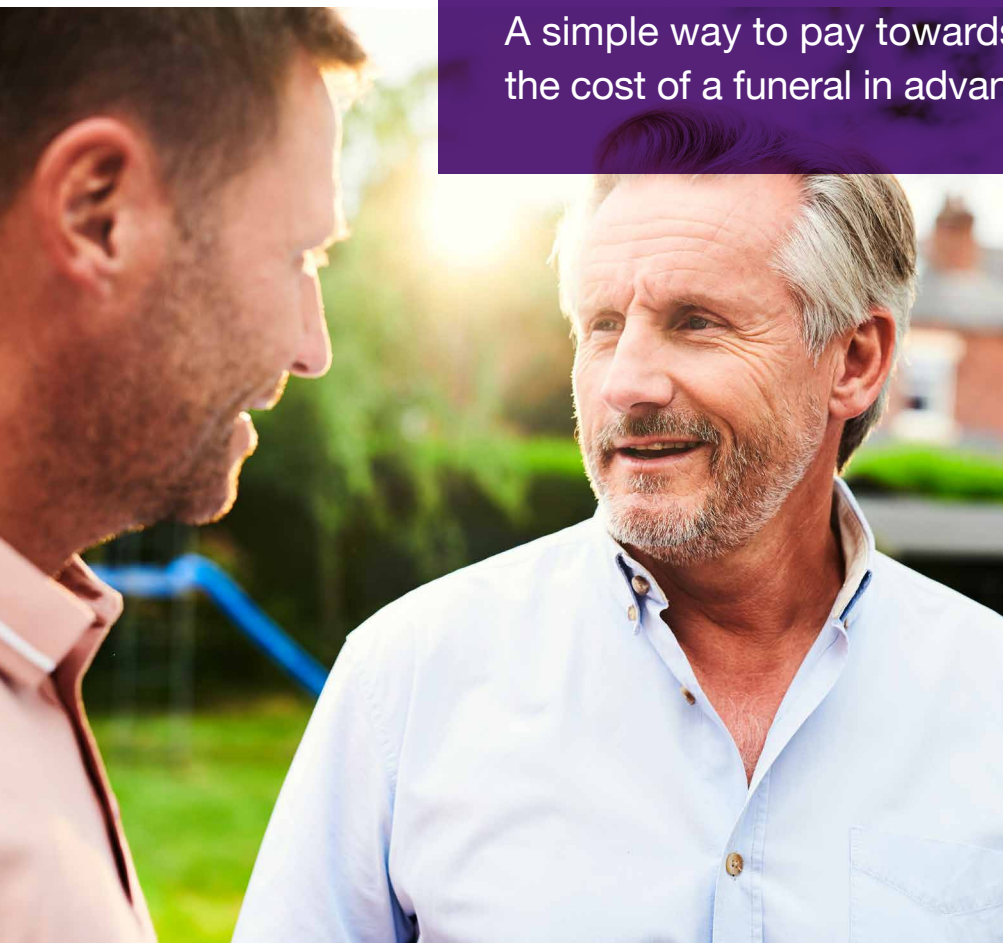


# Funeral planning

A simple way to pay towards the cost of a funeral in advance.



Provided by



For your life ahead

# Why choose Skipton?

Knowing you've planned ahead for when you're no longer here can give you and your family great peace of mind. That's why we offer funeral plans that let you make arrangements now, so your loved ones have less to worry about in the future.

## In partnership with Dignity

The Skipton Funeral Plan is provided by Dignity, our carefully selected partner and provider of prearranged funerals and funeral-related services.

Dignity has a network of more than 1,200 owned or approved funeral directors, and many have been serving their local communities for generations.

When you take out a Skipton Funeral Plan, Dignity will work closely with you on all the details to understand just how you want it.



More than **97%** of Dignity's customers' friends and family would recommend Dignity's services.

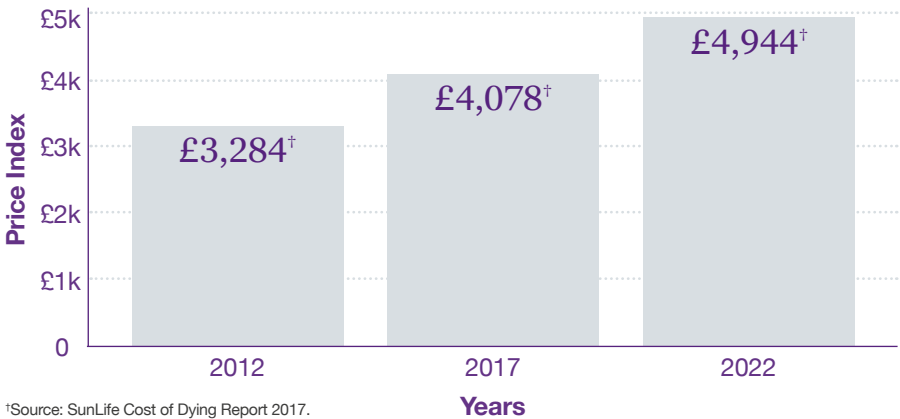
Source: Dignity plc Annual Report and Accounts 2017. 30,754 people responded to the 2017 survey.

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

Over the past 10 years funeral costs have increased by more than 70%<sup>†</sup>, rising faster than the rate of Retail Price Index (RPI) inflation each year. Average funeral costs rose from £3,284<sup>†</sup> in 2012 to £4,078<sup>†</sup> in 2017 and are forecast to reach £4,944<sup>†</sup> by 2022.

A Skipton Funeral Plan fixes the cost of the guaranteed funeral services within the plan you choose at today's prices, no matter how far in the future it might be or how much funeral costs might rise in that time.

### The rising cost of funerals



<sup>†</sup>Source: SunLife Cost of Dying Report 2017.

### How a Skipton Funeral Plan works

A Skipton Funeral Plan is prepaid and prearranged by you. It takes care of your funeral arrangements, so your family or friends won't have to and one phone call sets your plan in motion. It removes the worry for your family of finding a funeral director, deciding on the arrangements and paying for the services covered by your plan.

**In 2017, Dignity arranged 68,800 funerals in the UK.**

### Available if you're 50 or over

As long as you're aged 50 or over, our funeral plans are available to you. There are no health restrictions and no medical questions to answer.

# What's included in a Skipton Funeral Plan

## Guaranteed Services

Covers the funeral director costs included in your chosen plan for a cremation or a burial funeral

**For a cremation funeral** the plan also covers;

The crematorium fee - At a local crematorium

The Minister of Religion or an Officiant's fee - Equal to the amount paid for a standard funeral service at the crematorium or cemetery as listed in the Church of England Table of Parochial Fees

**For a burial funeral** the plan also provides;

A contribution of £1,220 towards burial costs, plot and Minister's fees - This contribution increases each year in line with the Retail Price Index (RPI) for the plan's duration

Support from a nationwide network of over 1,200 owned or approved funeral directors

Personal and regular contact with the family to provide advice and guidance on all aspects of arranging the funeral

Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed

Collection and transportation of the deceased to the funeral director's premises, at any time, 24 hours a day (within a 50-mile radius, excluding ferry or air fares)

Care and preparation of the deceased (embalming not included)

The coffin

Viewing of the deceased in a private chapel of rest by agreed appointment

Funeral director, driver and pallbearers to attend the service

Hearse

Limousine for family/mourners

Funeral procession (fees and costs of a service at a separate location not included)

Mutual agreement on the time and day of the funeral during normal office hours

If you move home your plan moves with you to a new nominated funeral director, at no extra cost

Personalise the plan at any time by documenting special requests such as hymns and readings<sup>1</sup>

Ability to make additional contributions towards special requests during the lifetime of the plan. Any contributions will increase each year in line with Retail Price Index (RPI)

24-hour telephone bereavement advice and counselling service

Complimentary thank you cards (50 cards provided)

<sup>1</sup>Some requests may incur an additional charge and may not be covered by the price guarantee. Any costs incurred from these requests will have to be paid for at the time of the funeral, or alternatively, a contribution can be made towards these costs which will increase each year in line with the Retail Price Index (RPI).

The Amber	The Pearl	The Diamond
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
Wood effect	Quality wood effect	High quality wood veneer
Normal office hours	Weekdays	Any time
✓	✓	✓
✓	✓	✓
None	One	Two
Hearse to proceed directly to the crematorium or burial	To a service location, then onto the crematorium or burial site	To a service location, then onto the crematorium or burial site
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
X	✓	✓

See overleaf for details of what's not included.

## What's not included

### 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 Scotland and a coroner is not involved, the medical certification fees must be paid by the next of kin or personal representative if applicable, when arranging the funeral.

The plans also do not include:

- embalming, burial plot, memorial or headstone, flowers, catering/wake
- repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight
- costs associated with changes in regulations, tax, laws or generally accepted practice, which result in additional costs or affect the conduct of the funeral costs for removing artificial limbs and mechanisms such as pacemakers
- any additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday or at an unusual hour
- doctor's or coroner's fee
- fees and costs for a service at a separate location to crematorium or burial site.

This list is not exhaustive, so please refer to the Terms & Conditions for further information.



## Why a Skipton Funeral Plan makes sense

### Peace of mind

You can have peace of mind knowing your plan will cover the cost of the guaranteed funeral services included in your plan, no matter when the funeral takes place or how much prices rise. A life insurance plan only provides a lump sum, which won't necessarily cover the cost of a future funeral and won't help your loved ones arrange it.

### Help avoid rising funeral costs

Once it's paid for, there isn't a penny more to pay for the guaranteed services included in the plan.

### Make your wishes clear

Any special wishes you have will be recorded in your plan. You can add other special requests (such as flowers, a favourite hymn or an extra limousine) at any time, but there might be extra costs.

### All it takes is a phone call

One phone call to Dignity is all it takes for your funeral organiser or loved ones to set your plan in motion.

### High quality service

A trusted funeral director, nominated by Dignity, will offer support and guidance to the person organising the funeral. They'll also have access to a 24-hour telephone service providing bereavement advice and counselling.

### Plans to suit you

You can choose from three prepaid funeral plans to suit your preferences and budget and, once your plan has been paid in full, the guaranteed services included are covered. The crematorium and minister's fees specified in the plan are included for cremations. For burials, the plan contributes towards the cost, which rises in line with RPI inflation. Dignity guarantees that the funeral director will arrange and conduct the funeral, regardless of whether it's a cremation or burial.

### Flexible payment options

It's easy to pay for your plan. Choose a single payment or spread the cost over 12 monthly instalments at no extra charge.

## Your money's in safe hands

The money you pay for your plan goes straight into the National Funeral Trust and the money required for the funeral is then paid to the Dignity funeral director when it's needed. It's an independent trust 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 Link Corporate Trustees (UK) Limited.

An annual audit of the National Funeral Trust is carried out to check it can meet its obligations. In December 2016, it had £407m 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.





# 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 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). The funeral director's services for arranging and conducting a funeral are still included with a burial.

## How can I pay for my plan?

You can pay for your plan with a one-off payment by cheque, postal order or credit or debit card. Or you can spread the cost over 12 monthly payments by Direct Debit. Fixed instalment periods of up to ten years are also available, provided all payments over any instalment term longer than 12 months are completed by the 85th birthday of the eldest person named on the plan. Plans purchased over a period greater than 12 months will incur an additional cost.

## Can I add special requests into my plan?

Yes, you can add them at any time by calling Dignity, but your requests (such as for flowers or an organist) might 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 pack, which tells you everything you need to know, including important information for the person who'll be responsible for setting your plan in motion.

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

The plan covers the cost of the guaranteed services included in the plan for 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 for Dignity to allocate a nominated funeral director. If you live abroad, Dignity will anticipate you have family in the UK if your intention is to have your funeral here, so you should 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 to pay for the funeral is securely managed in the totally independent National Funeral Trust, which no one at Dignity can access. The managing trustees of the trust would work with the remaining nominated funeral directors and with the aim of continuing to provide services to plan holders where possible. 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?

You have 90 days to cancel your plan and receive a full refund from the date you receive your agreement. If you cancel after that time there's a £195 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.

## Customer services

We make every effort to ensure you receive the highest level of customer service. However, if you're not satisfied with the service we'd like to know. To make a complaint about Skipton's service:

visit your **local branch**  
call **0345 607 9821**  
go to **skipton.co.uk**

If you're not happy with the way we handle your complaint, the Financial Ombudsman provides a free independent service:

call **0800 023 4567**  
go to **financial-ombudsman.org.uk**

write to:

**The Financial  
Ombudsman Service  
Exchange Tower  
London E14 9SR**

If your complaint relates to your funeral plan:

call Dignity direct **0800 731 0655**  
email **clientrelations@dignityuk.co.uk**

write to:

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

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.

## No Pressure Promise

We want you to make the right decisions, so ask as many questions as you like and take as much time as you need. We'll never push you to open an account or use our services. No pressure - that's a promise.



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Make sure arrangements are in place the easy way with a Skipton Funeral Plan.

Visit your **local branch**

Call **0345 607 9821**

Go to **[skipton.co.uk/fp](http://skipton.co.uk/fp)**

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If you'd like this booklet in large print, braille or audio please ask in branch or call 0345 850 1700.

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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. The Prepaid Funeral Plan is not regulated by the Financial Conduct Authority and the Prudential Regulation Authority Stock Code: 11-0305\_312901\_20/09/18.