

Your Funeral Plan



Key Features Document





Welcome to Avalon Funeral Plans

For over 25 years we've provided more than 70,000 customers with funeral plans designed to leave loved ones with wonderful memories, rather than financial worries. This document provides a summary of the key features and benefits, and things you should consider to make sure your Avalon funeral plan meets your needs. Please read it in full along with our Terms & Conditions and keep them in your folder in a safe place.

If you still have questions, please don't hesitate to call one of our friendly customer service team on **0161 486 2020**.

Why it's worth taking out a funeral plan

A pre-paid plan is an easy way to arrange and pay for the services you would like to include in your funeral.

What are the aims of our funeral plans?

- 1 To protect against rising funeral costs by fixing the cost at today's prices
- 2 To ensure your family aren't faced with difficult decisions about funeral arrangements
- 3 Remove the financial burden by ensuring there are no costly funeral bills for your loved ones
- 4 To let you plan the celebration of your life, so you'll be remembered the way you want to be

Who can buy a funeral plan?

All our plans have guaranteed acceptance – there are no health questions and you won't need a medical examination.

If you choose to pay in full with a single payment, or by monthly instalments, you must be 18 or over. All your instalment payments must be made by the time you reach your 90th birthday.

Compare our most popular plans

	Balmoral	Highgrove	Windsor Way
Attending to all the necessary funeral arrangements	✓	✓	✓
Funeral Director's services	✓	✓	✓
Conveyance of the deceased to the funeral home within mainland UK and Northern Ireland	✓	✓	✓
Advice on certification and registration	✓	✓	✓
Use of Chapel of Rest for viewing during office hours	✗	✓	✓
Preparation and care of the deceased to include full hygienic treatment as required	✓	✓	✓
Coffin type	Simple	Quality veneer	High quality veneer
Provision of a hearse directly to the crematorium or cemetery	✓	✓	✓
Following limousines	0	1	2
All funeral staff required to conduct the service	✓	✓	✓
A funeral home or away. Members who live in two countries can have a funeral in either location, providing we operate there	✓	✓	✓
Full listing of floral tributes	✗	✗	✓
Confidential advice on personal and social matters	✓	✓	✓
An allowance towards the third party costs, known as disbursements	✓	✓	✓
LifeLocker membership	✓	✓	✓

No matter how much costs rise in the future, the Funeral Director's fees and services are guaranteed to be provided at no extra cost to your next of kin, providing the funeral is carried out by the Funeral Director stated on your plan certificate.

Disbursements

- Third party costs up to £1,000*
- Ministers/officiant fees
- Doctor's fees**
- Crematorium fees

* Your plan provides a contribution to the disbursements costs up to a pre-determined limit, which is increased annually in line with increases in the Consumer Price Index (CPI)

**Not applicable in Scotland.

What does my plan not include?

There may be a balance to pay at the time of need if the allowance for third party costs does not fully cover them. Examples of third party costs include:

- If you choose one of our burial plans, the plan does not include the purchase of a burial plot
- Additional services that you've requested but haven't paid for in your plan (e.g. memorials, flowers, obituary notices or wake)
- There may be extra charges at the time of the funeral if your next of kin or representative chooses a different Funeral Director to the one shown on your funeral plan certificate
- If you die outside the UK, the plan does not include the costs of repatriation back to the UK or Northern Ireland
- Any costs not covered by your plan must be paid to the Funeral Director at the time of your funeral

"There are different plans to choose from & different ways to pay so nothing could be easier. Having recently dealt with my husband's funeral I know how stressful it can be so now my family won't have that problem" - Ann



Payment types

The table below explains the different types of payment methods we offer, when the funeral benefits are available, and what happens if you change your mind:

	Payment Type	
	In full with a single payment	Instalments over a fixed term
How do I pay?	In full with one lump sum payment by debit/credit card or cheque	Deposit by debit/credit card or cheque, and monthly instalments by direct debit over your chosen term
How are my payments protected?	Secured in a specially designed Trust Fund that is separate to the company and managed by independent Trustees	Secured in a specially designed Trust Fund that is separate to the company and managed by independent Trustees
When are my funeral plan benefits available?	On death, available immediately	On death after all instalment payments have been made
What happens if I die before the funeral plan benefits are available?	Your plan provides the funeral you have chosen immediately	Your next of kin or representative can choose to pay the balance outstanding on the plan or cancel the plan and receive a refund, less the cancellation charge
What happens if I cancel the plan within 30 days?	Full refund	Full refund
What happens if I cancel the plan after 30 days?	Refund of all payments made, less a cancellation charge of £395	Refund of all payments made, less a cancellation charge of £395

Frequently asked questions

Everyone has their own questions, which they'd like reassurance on. But here are some of the questions we get asked most often, and the answers to them.

How much does my plan cost?

We have three standard plans (Balmoral, Highgrove and Windsor Way) that vary in price depending on what kind of funeral you want and the features you require. Please refer to our price list or our website for further details.

How do I pay for my plan?

We offer a range of flexible payment methods. You can choose to pay in full, or by instalments over a fixed term. You can also increase your payments or pay off the outstanding balance at any point.

Can I choose my Funeral Director?

We have an extensive UK-wide network of local, independent and reputable Funeral Directors we work with and we will allocate your plan to one of our professional and trusted Funeral Directors. If you have a preferred Funeral Director in mind that we don't currently have a relationship with, we will approach them on your behalf to accept your plan. If it is not possible to place your plan with your preferred Funeral Director, we will suggest an alternative from our UK-wide network.

What happens if the Funeral Director goes out of business?

Don't worry, we'll re-allocate your plan to a new Funeral Director free of charge and this won't affect your plan in any way.

What happens if Avalon can't provide the funeral I have chosen?

We're registered with the Funeral Planning Authority (FPA). The FPA promises customers that, in the unlikely event of a Registered Provider going out of business, all other Registered Providers will co-operate and find ways that the FPA may help in the delivery of the funeral at the time of need.

How is my money protected?

All your plan payments are put into a specially-designed Trust that's separate to the company and carefully managed by independent Trustees. The investment performance of the funds in Trust is managed by some of the largest and most respected financial firms in the UK. Every year, we perform an actuarial valuation to make sure the Fund has the assets needed to meet the future payments to the Funeral Directors. In the unlikely event of a shortfall, the Company must make good the deficit in accordance with the Trust Deed and Rules. The Avalon funeral plan is not an investment product.

What happens if I change my mind, do I get a refund?

You have 30 days to cancel your plan in writing and receive a full refund of all monies paid. If you cancel your plan after 30 days, a cancellation fee of £395 will apply.

What happens if my next of kin or representative doesn't use my plan?

If your plan is not found until after your funeral has been arranged, or if your next of kin or representative choose not to use it, they can cancel your plan and the payments you have made will be refunded, minus a cancellation charge of £395.

Are the plans flexible?

Yes, you can add items to the plans for an extra cost, such as a church service.

Can I specify personal requests for my funeral?

Yes, you can make a record of any personal requests, such as music, dress code and personal themes you may like at your funeral, and we will pass these on to the Funeral Director at the time of need.

What happens if I move house?

You can take your plan with you when you move. Remember to let us know so we can update your address and, if necessary, we will assign a new Funeral Director to conduct the funeral. If you let us know before the time of need, this will be done free of charge.

What happens if I move abroad?

If you move to one of the European countries we operate in, you can take your plan with you. What's more, if you split your time between one of these European countries and the UK, your Avalon Funeral Plan will be valid in both countries, giving you complete peace of mind. You can find more details about the European countries we operate in on our website www.avalonfuneralplans.com

What happens if I die before all my instalments have been paid?

Your plan will provide the benefits detailed on your plan certificate once it's been paid in full. If you die before all instalments have been paid, your representative will have the option to either pay the balance outstanding before the funeral, or cancel the plan in writing and we will return all payments less a cancellation fee of £395.

How to contact us

To speak to one of our friendly customer service team

Call: 0161 486 2020
(Monday to Friday, 9:00am – 5:30pm)

Email: info@avalon-trustee.co.uk

Write to us at:
Avalon Funeral Plans
Brooke Court, Lower Meadow Road
Handforth Dean, Wilmslow,
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Contact us

Avalon UK

**Avalon Trustee
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Talk to us on

0161 486 2020

Email us at

info@avalon-trustee.co.uk

Visit us at

www.avalonfuneralplans.com

