

Cremation Only plan



Key Features Document





Welcome to Avalon

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 Cremation Only plan meets your needs. Please read the Key Features Document along with our Terms & Conditions and keep them in your folder in a safe place.

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

What is a Cremation Only plan?

A Cremation Only plan is for those who don't want a traditional funeral. It allows you to plan and pre-pay in advance for a straightforward cremation only. A Cremation Only plan does not provide any kind of service and your loved ones will not be able to attend the crematorium.

What are the aims of our Cremation Only plans?

- 1** Allows you to fulfil your wishes to have an unattended cremation only, after your death
- 2** To ensure your family aren't faced with hard decisions at a difficult time
- 3** Remove the financial burden by ensuring there are no costly cremation 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 Cremation Only 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.

What does my Cremation Only plan include?

Features included in the plan	Cremation Only plan
Funeral Director's services	✓
Conveyance of the deceased to the funeral home within mainland England, Scotland and Wales	✓
Care of the deceased until transferred to the crematorium	✓
Advice on certification and registration	✓
Supply of a coffin	✓
Transport and care of the deceased to crematorium in a private vehicle	✓
Doctor's fees*	✓
Crematorium fees	✓
An unattended cremation at a UK crematorium	✓
Return of the ashes to your representative	✓

The Cremation Only plan is guaranteed, meaning that everything detailed above will be covered at the time of need.

***Not applicable in Scotland.**

What does my Cremation Only plan not include?

You cannot add any additional items or services to your Cremation Only plan, such as:

Features not included in the plan	Cremation Only plan
A service at church or crematoria	X
A Minister or Officiant	X
Hearse or limousines	X
Viewing at the Chapel of Rest	X
Memorials or flowers	X
Obituaries	X

This list is not exhaustive, but provides examples of what is not included.

- Mourners cannot attend the cremation and they will not be able to send flowers or messages of condolence to the crematorium
- If you die outside the UK mainland, the plan does not include the costs of repatriation back to the UK

Please Note: If a service, or any features not included in our Cremation Only plan are important to you then please consider our range of traditional funeral plans. For more plan options, visit our website www.avalonfuneralplans.com or call our customer service team on 0161 486 2020.



"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 cremation 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	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	
When is my Cremation Only plan available?	On death, available immediately	On death after all instalment payments have been made
What happens if I die before the cremation plan benefits are available?	Your plan provides the cremation services you have chosen immediately	Your next of kin or representative can choose to either pay the balance outstanding on the plan; or cancel the plan and receive a refund less the cancellation charge
What happens if I cancel my plan within 30 days?	Full refund	
What happens if I cancel my plan after 30 days?	Refund of all payments made less a cancellation charge of £95	

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.

Can I choose my Funeral Director?

We will allocate your plan to one of our trusted Funeral Directors who will fulfil all of the arrangements for your Cremation Only plan at a UK crematorium.

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.

What happens if the Funeral Director goes out of business?

Don't worry, in the unlikely event that the Funeral Director goes out of business 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 cremation?

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 cremation 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 Cremation Only 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 £95 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 cremation 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 £95.

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 cremation. If you let us know before the time of need, this will be done free of charge.

What happens if I move abroad?

Our Cremation Only plan is available for a cremation in mainland UK only. If you move abroad your plan will be cancelled and you will receive a refund of the payment made, less a cancellation fee of £95.

Our traditional funeral plans (Balmoral, Highgrove and Windsor Way) offer funerals outside of the UK in countries we operate in. Please see our website www.avalonfuneralplans.com for details of the countries in which we operate and our plans.

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 cremation, or cancel the plan in writing and we will return all payments less a cancellation fee of £95.

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,
Cheshire SK9 3ND



Contact us

Avalon UK

**Avalon Trustee Company
Headquarters**

Brooke Court
Lower Meadow Road
Handforth Dean
Wilmslow
Cheshire
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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

