

Your Funeral Plan

Key Features Document
Spain





Welcome to Avalon Funeral Plans

Established for over 25 years, we are the fastest-growing provider of funeral plans in Europe. We work with local, independent Funeral Directors to provide 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 **+34 966 799 070**.

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 and protects your loved ones from unfamiliar procedures in a foreign country.

What are the aims of our funeral plans?

- 1 To protect your loved ones against the complicated Spanish funeral system
- 2 To ensure your family aren't faced with difficult decisions about funeral arrangements
- 3 To 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.



What is included in the cost of my plan?

The cost of your funeral will be made up of two types of fees:

- 1) Funeral Director Services which cover all the essential elements of your funeral. No matter how much these services increase in the future, your plan secures them at no extra cost to you or your representatives.
- 2) Disbursements costs. Disbursements are the third party costs associated with the funeral, such as cremation fees, medical certificate or Ministers fees (if applicable).

If you have chosen the Expat Simple or Expat Plus plan:

- When your funeral takes place in Spain, the disbursements costs are included in your plan.

If you choose a burial, extra charges could be applicable and the plan does not include the purchase of a burial plot.

- When your funeral takes place in UK or Eire your plan includes a disbursements contribution up to a predetermined limit (for Doctors, Minister/Celebrant, Cemetery/Cremation fees). The contribution increases in line with the UK Consumer Price Index (CPI) on the 1st July each year.

If you have chosen our Repatriation plan:

- There is a disbursements contribution towards repatriation back to mainland Great Britain from Spain.
- On return to mainland Great Britain your plan includes a cremation with family-led service. The disbursements costs for this are included in your plan

Key features included in your plan

Expat Plans

	Simple	Plus
Attending to all necessary funeral arrangements	✓	✓
Funeral Director's services	✓	✓
Mortuary expenses	2 days	4 days
Time to pay last respects	✗	✓
24/7 expat bereavement helpline	✓	✓
Advice on certification and registration	✓	✓
Transportation of the deceased to a mortuary	✓	✓
Preparation and care of the deceased	✓	✓
Full hygienic treatment as required	✗	✓
Coffin type	Simple	Quality veneered
Transportation of the deceased to a local cemetery/crematorium	✓	✓
All funeral staff required to conduct the service	✗	✓
Minister or celebrant for funeral service	✗	✓
Small spray of flowers	✗	✓
Cremation and medical certificate	✓	✓
Supply of a simple urn	✓	✓
Cremation certificate to allow ashes to be taken on board an aircraft	✓	✓
LifeLocker	✓	✓

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.

Repatriation Plan

In Spain

Attending to legal and administrative formalities required for repatriation, liaising with overseas Funeral Director and supervision throughout ✓

Provision of local Funeral Director's services in Spain ✓

4 days' mortuary expenses and time to pay last respects ✓

Advice on certification and registration ✓

Attending to all the necessary funeral arrangements ✓

Transportation of the deceased to the mortuary ✓

Preparation and care of the deceased – to include full hygienic treatment ✓

High quality coffin for transportation ✓

Transportation of the deceased to the airport ✓

A contribution towards flight back to mainland Great Britain* ✓

24/7 expat bereavement helpline ✓

Once back in mainland Great Britain:

Funeral Director's services ✓

Family liaison ✓

Collection and care of the deceased from the airport ✓

Supply of coffin ✓

Transportation of the deceased to crematorium ✓

Cremation fees fixed at today's prices ✓

Family-led service at a crematorium of choice ✓

Collection of ashes from crematorium ✓

LifeLocker ✓

*Please refer to price list for current costs

What does my plan not include?

There may be extra charges at the time of your funeral for other items that aren't covered by your plan. For example:

- A church service
- A wake/catering
- Obituary notices
- Flowers (our Expat Plus plan **does** include a small spray of flowers)
- Memorial caskets
- Burial plot
- Headstone/memorial

The Repatriation plan includes a cremation with service in mainland Great Britain, there is no option for burial.

You can make a record of any personal requests you may like using the Personal Requests Form. Please keep this form safe with your plan documentation for your family or friends to pass on to the appointed Funeral Director at the time of need. Any additional costs including those resulting from special requests are not included in your plan and must be paid to the Funeral Director at the time of your funeral.

Your plan doesn't provide the plan benefits in countries where we don't operate.

If your representative requests another Funeral Director at the time of need, there may be additional charges for them to pay.

Any costs not covered by your plan must be paid to the Funeral Director at the time of your funeral.

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 €495	Refund of all payments made, less a cancellation charge of €495

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 (Expat Simple, Expat Plus and Repatriation) 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 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 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.

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 €495 will apply.

What will happen if I use my Expat Simple or Plus plan in the UK or Eire?

Should you use your plan in the UK or Eire your plan will provide: all of the Funeral Directors services, transportation to the allocated Funeral Director, a hearse and a simple coffin for your service. Your plan also includes a disbursements allowance for Doctors fees Minister/Celebrant fee and cemetery or cremation fee. It does not cover the purchase of a burial plot and repatriation to the UK or Eire is not included. Please ask for more information.

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 €495.

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 you can keep these with your plan documentation for your loved ones to pass 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 €495.

How to contact us

To speak to one of our friendly customer service team

Call: +34 966 799 070
(Monday to Friday, 9:00am – 5:30pm)

Email: customercontact@avalonsl.es

Write to us at:

Avalon Europe SL
Calle Albaterra 1-68
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03169 Algorfa
Alicante
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Contact us

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Visit us at

www.avalonfuneralplans.com

