

# Your Funeral Plan

**Key Features Document**  
**Cyprus**





## 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 **+357 260 226 96**.

### 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 Cypriot funeral system
- 2** To ensure your family isn't faced with difficult decisions about funeral arrangements
- 3** To fix key funeral costs, leaving loved ones with wonderful memories, not financial worries
- 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, for example, the cemetery fee, Minister's fee or purchase of a burial plot.

### If you have chosen the Expat plan:

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

- 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:

- Disbursements costs in Cyprus are included for the care and preparation of the deceased including the flight back in to mainland Great Britain. 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 plan

Attending to all necessary funeral arrangements	✓
Funeral Director's services	✓
7 days' mortuary expenses and time to pay last respects	✓
24/7 expat bereavement helpline	✓
Advice on certification and registration	✓
Transportation of the deceased to the mortuary	✓
Preparation and care of the deceased – to include full hygienic treatment as necessary	✓
Coffin type	Quality veneered
Facility for viewing in office hours	✓
Transportation of the deceased to the cemetery	✓
All funeral staff required to conduct the service	✓
Burial disbursements (purchase and preparation of the burial plot in allocated cemetery, Minister & service in Cyprus)	✓
Wooden cross with engraving	✓
Robe and fittings as required	✓
LifeLocker	✓

Please note, due to regional differences in the North of Cyprus some features and benefits of the Expat funeral plan may vary. Please contact our customer service team to find out more.

## Repatriation plan

### In Cyprus

Attending to legal and administrative formalities required for repatriation, liaising with overseas Funeral Director and supervision throughout	✓
Provision of Funeral Director's services in Cyprus	✓
3 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	✓
Flight to mainland Great Britain included	✓

### Once back in mainland Great Britain

Funeral Director's services	✓
Family liaison	✓
Collection and care of the deceased from 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	✓

If you require the return of ashes to Cyprus, there will be an additional charge.

## 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
- Memorial caskets
- 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.

## 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
<b>How do I pay?</b>	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
<b>How are my payments protected?</b>	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
<b>When are my funeral plan benefits available?</b>	On death, available immediately	On death after all instalment payments have been made
<b>What happens if I die before the funeral plan benefits are available?</b>	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
<b>What happens if I cancel the plan within 30 days?</b>	Full refund	Full refund
<b>What happens if I cancel the plan after 30 days?</b>	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 two standard plans (Expat funeral plan and Repatriation funeral plan) 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.

### Who will be my Funeral Director?

We work exclusively with Archangel Funeral Services in Cyprus and in the the UK we work with an established national network of independent Funeral Directors.

### What happens if the Funeral Director goes out of business?

Don't worry, we'll reallocate 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 plan in the UK or Eire?

Funerals in Cyprus are simple dignified affairs but 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?**

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.

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

### **What happens if I move back to the UK?**

If you move back to the UK, you can take your plan with you as we also operate in the UK. What's more, if you split your time between one of the European countries we operate in 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](http://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:** +357 260 226 96  
(Monday to Friday, 10:00am – 6:30pm)

**Email:** [customercontact@avalonsl.es](mailto:customercontact@avalonsl.es)

**Write to us at:**  
Avalon Europe SL  
Calle Albaterra 1-68  
Urb La Finca  
03169 Algorfa  
Alicante  
Spain



## Contact us

### Avalon Europe

#### Alicante Head Office

Calle Albaterra 1-68

Urb La Finca

03169 Algorfa

Alicante

Spain

#### Talk to us on

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#### Email us at

[customercontact@avalonsl.es](mailto:customercontact@avalonsl.es)

#### Visit us at

[www.avalonfuneralplans.com](http://www.avalonfuneralplans.com)

