

# Peace of mind thanks to the Avalon Promise



## What is the Avalon Promise?

For extra peace of mind, if you choose to pay for your funeral plan by instalments over 2 or more years, you can benefit from our Avalon Promise\*



If you pass away before you have completed paying for your plan, we will cover the costs of all the services included in your chosen plan



The Avalon Promise comes into effect when your plan has been in place for 18 months



Your family can focus on celebrating your life, without worrying about the cost

"I now have total peace of mind that my children will not have to pay for my funeral" - Mrs Neale



**Avalon**  
FUNERAL PLANS

# Terms and Conditions Addendum

Terms & Conditions addendum for the Expat Simple and Plus plans sold in Spain and Portugal and the Expat plan sold in Cyprus.

## How the Avalon Promise works

From the 1st August 2021, The Avalon Promise is available on our Expat Simple and Plus plans sold in Spain and Portugal and our Expat plan sold in Cyprus. The Avalon Promise is available on plans that are set up, and paid for by instalments over a term of 2 or more years. Your plan certificate will include the Avalon Promise in the list of services.

Should you pass away before you have completed paying your instalment payments, we will cover the costs of the services detailed on your plan certificate, without asking your representative or next of kin to make the remaining instalment payments.

### Eligibility

To be eligible, your plan must have been in place with the Avalon Promise for a minimum of 18 months and all of your instalment payments must be up to date.

The Avalon Promise is available where the plan holder (the beneficiary) is over 18 years of age and all instalments would be paid within the agreed term and by no later than the plan holder's 80th birthday.

**For example**, if you purchase your plan at 75, plan instalments must be paid over 4 years to qualify for the Avalon Promise. If you choose to pay for your plan over 10 years at the age of 75, you will not be eligible for the Avalon Promise but you can still have a plan.

Within the first 18 months should the plan holder (beneficiary) die as the result of a 'covered accident' the plan will be eligible for the Avalon Promise benefit. A covered accident means a sudden and unexpected violent event outside

of the plan holder's control and not linked to any illness or disease. A covered accident does not include death resulting from the ingestion of drugs, including prescribed medication. A coroner's verdict of accidental death does not determine a covered accident under our terms. The funeral must be carried out by the Avalon nominated Funeral Director.

### Important exclusions for the Avalon Promise:

Only a plan holder (beneficiary) named on the funeral plan application form (and plan certificate) will be eligible for the Avalon Promise and the plan cannot be transferred to a third party unless the plan has been paid in full prior to a plan transfer. Should you miss 3 or more instalment payments in a 5-year period, you won't be eligible to benefit from the Avalon Promise. If at the time of need, you have missed up to 2 instalment payments, your family or representative can make the outstanding payments so that the plan is eligible for the Avalon Promise.

The Avalon Promise is not a guarantee to cover any shortfall in disbursements costs. (Please refer to your Key Features Document)

### What if I die within the first 18 months?

Unless you die as the result of a covered accident your plan must be paid in full for the funeral to go ahead using your Avalon plan.

The Avalon Promise is offered as a discretionary benefit and is not an insurance product. These terms should be read in conjunction with the expat Simple and Plus funeral plans Terms and Conditions.

