

# Cyprus Repatriation Plan - Burial

## Key Features and Terms and Conditions

Our aim: Our plans will give you and your loved ones protection from unfamiliar procedures, language barriers and ensure that your family isn't faced with difficult choices at a challenging time.

### Welcome to Avalon Funeral Plans

Thank you for choosing an Avalon funeral plan. This document has been designed to provide all the information you need about your plan.

This document provides a summary of the key features and benefits and the terms and conditions for your plan. It explains how your plan works and things you should consider to make sure your Avalon plan suits your needs. It also details how any changes can be made to your plan by us or you. Please read it in full and keep it in a safe place with your plan documents.

The terms and conditions apply to our Repatriation Plan - Burial, sold in Cyprus from 1st September 2021.

We use terminology such as "you", "your", "I" and "my". When we use these words, we mean the person the plan is for.

When we use the words "Funeral Directors", we're talking about the Funeral Directors we have a relationship with.

We have carefully selected the Funeral Directors we work with to ensure we offer the very best service and can provide funerals across Cyprus.

When we use the word "representative", we're talking about the person who'll arrange your funeral when you die. This may be a family member, personal friend or a solicitor.

We'll also use the words "we", "us" and "our". When we use these words, we mean Avalon (Europe) Limited.



Your plan is an agreement between you and us. Your agreement is made up of these Terms and Conditions, your application form, and your plan certificate. You'll get your plan certificate and a welcome letter when you buy your plan, and your certificate will confirm what's included.

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## 1. Who can buy a plan?

You must be aged 18 or over from the start date of your plan. If you're paying by instalments, you must have made all payments before your 90th birthday.

There are no health questions and no requirement for a medical examination.

Your plan can have two plan holders and the plan can provide the benefits on the event of either the first or second plan holder's death. This is referred to as a joint plan.

## 2. What information will you need and how will it be used?

Avalon (Europe) Limited is the Data Controller and you can contact us at any time using the contact details shown in the 'Contact Us' section of this document. The information collected by us is used for the purposes of setting up and administering your funeral plan, therefore the legal basis for the processing of your personal data is for the performance of a contract to which you are a party. Should we ever vary the legal basis for processing your personal data we will contact you prior to any further processing with all the relevant information.

The personal data we collect will be shared with the appointed Funeral Director to enable them to fulfil the plan benefits and make all the necessary funeral arrangements at the time of need.

The personal data will be retained by us and the appointed Funeral Director for the duration of your funeral plan. Should you cancel your plan, or once the plan benefits have been fulfilled there will be no requirement for either us or the Funeral Director to continue to process your data.

You have the right to request access to and rectification or erasure of your personal data at any time. You also have the right to withdraw consent to us using your personal data at any time, however, if consent is withdrawn whilst your funeral plan is still in force, this will mean that we will no longer be able to administer the plan for you and we will cancel the plan in line with the cancellation process as detailed in the 'How Do I Cancel My Plan?' section below.

In the event that you are unhappy about the way we use or process your data, you can contact us using the contact details shown in the 'How Do I Make a Complaint?' section of this document. You also have the right to complain to the Information Commissioners Office.

We may share the personal data we collect with established reference agencies to undertake a search which is solely for the purposes of verifying your identity. A record of this search will be retained by us.

We use Gocardless to process your Euro (€) direct debit payments. More information on how Gocardless process your personal data and your data protection rights, including your right to object, is available at <http://gocardless.com/legal/privacy>.

Direct debit payments made by Euro are processed in accordance with Payment Services Regulations 2017.

## 3. How does my plan work?

Your plan provides the benefits detailed in your plan certificate by an appointed Funeral Director on your death as long as you've paid for the plan in full. If you're paying by instalments and have yet to pay the remaining balance, a closing statement will be sent to your representative.

They will have the option to; pay the outstanding balance before the funeral, or cancel the plan in writing and we will return all payments less a cancellation fee as detailed in the 'How Do I Cancel?' section.

The Repatriation plan - burial covers funerals carried out in mainland Great Britain.

## 4. How will my money be held?

You can be confident your plan will provide the benefits at the time of need. The money you pay into your plan is safeguarded and held in trust. The Avalon Funeral Trust No 4 Deed has been established by a written instrument and is governed by trust laws. The Financial Services and Markets Act 2000 sets out the legislation that applies to funeral plans and you can be assured that Avalon's plans and Trust Fund comply with the legislation.

The trust funds are held separately to the assets of Avalon (Europe) Limited. The Custodian Trustee is Apex Corporate Trustees (UK) Limited and the funds are managed by independent Fund Managers. In the unlikely event that we cease trading, the Avalon Funeral Trust would continue to be run by the Trustees.

We retain an amount from the payment made by you to cover our reasonable administrative overheads and expenses, of running the business for each plan.

Furthermore the Trust is authorised from time to time to make such further payments towards our overheads and expenses subject to professional advice, whilst ensuring that the Trust retains sufficient funds to meet its obligations to all our plan holders. Should the Trust Fund be wound up, which would be extremely unlikely, and your plan has not been used to provide a funeral or been cancelled, you would receive a share of the Trust Fund as determined by the Actuary to the Trust.

## 5. Key features included in my plan

Features and benefits	Cyprus Repatriation Plan - Burial
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	✓
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	✓
24/7 expat bereavement helpline	✓
<b>Once back in mainland Great Britain</b>	
Attending to all the necessary funeral arrangements for a burial	✓
Funeral Director's services	✓
An allowance towards transportation of the deceased to the funeral home within mainland Great Britain	✓
Supply of coffin for burial	✓
Provision of a hearse directly to the cemetery	✓
All funeral staff required to conduct the service	✓
Confidential advice on personal and social matters	✓
An allowance towards the third party costs*	✓
LifeLocker membership	✓

### \*Third party costs

Your plan provides an allowance to the third party costs in mainland Great Britain up to £1,000, which is increased annually in line with increases in the Consumer Price Index (CPI).

Examples of third party costs include:

- Minister/officiant's fees
- Doctor's fees (Not applicable in Scotland)
- Cemetery fees

## 6. What's included in my plan?

To find all the details, read your plan documentation, ask your local advisor or our customer services team.

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 cemetery fees, medical certificate or Ministers fees (if applicable).

### Our Repatriation plan - burial includes transportation to mainland UK for a burial funeral.

- Your plan includes unlimited transportation within mainland Cyprus (known as conveyance), so your body can be transported to the appointed Funeral Director.
- It also includes the cost of a flight to mainland Great Britain
- On return to mainland Great Britain your plan includes an allowance towards transportation to your Funeral Director. It also includes a disbursements contribution up to a pre-determined limit for burial (for Doctors, Minister/Celebrant, Cemetery fees). The contribution increases in line with the UK consumer Price Index (CPI) on the 1st July every year.

You can make a record of any personal requests, such as music, dress code and personal themes you may like at your funeral 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, but they cannot be guaranteed.

## 7. What's not included in my plan?

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

- A wake/catering
- Obituary notices
- Flowers
- Memorial caskets
- Burial plot
- Preparation of existing burial plot
- Headstone/memorial

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.

## 8. How do I pay?

You can pay for your plan in one of three ways:

1. In full with a lump sum payment
2. In instalments within 18 months
3. In instalments over more than 18 months

If paying by instalments over more than 18 months, an instalment charge of 6% per annum applies. You'll be told the total amount you'll pay when you buy the plan.

### Will I pay a deposit?

Yes, if you're paying by instalments you'll pay a deposit to set up your plan, this will be deducted from the total amount and reduce your monthly payments.

### How can I pay and when will I be entitled to my plan?

#### Paying in full

You can pay in full by cheque, direct bank transfer, credit or debit card.

#### Paying in instalments within 18 months

You'll pay over a period of up to 18 months. A deposit will be paid at outset and the remaining balance will be split over the term. The monthly instalments will be paid by Direct Debit and no instalment charges apply.

## Paying by instalments over more than 18 months

You'll pay over a period of time with the cost of your plan split over the term. You'll pay the instalments (including instalment charge of 6% per year) by a monthly Direct Debit.

Your plan will provide the benefits detailed in 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 pay the balance outstanding before the funeral, or cancel the plan in writing and we'll return all payments less a cancellation fee as detailed in the 'How Do I Cancel?' section.

### What if I miss a payment?

It's important that you contact us as soon as you encounter difficulties with the instalments. You'll have 60 days to reinstate your plan by re-commencing the instalments.

If you choose to do this, we may conduct a plan review of the current price of your plan and instalments made to date. This may lead to an increase in the payment amount or the instalment term of your plan. We'll discuss this with you at the time.

If you choose not to recommence payments, the monies held (less the cancellation fee) will, at the time of need, be paid to your appointed Funeral Director as a contribution towards their fees or to your representative. In either instance, there is no obligation by us to fulfil your plan.

### When will my instalments be collected?

We'll collect instalments monthly by Direct Debit on the 15th of each month. If this payment date is on a weekend or on a bank holiday, we'll collect the instalment just after that date.

The details showing on your bank statement for these payments will be GC Avalon Europe SL.

### Can I make one-off payments to pay off my plan more quickly?

Yes, that's not a problem. You can make one-off extra payments on any instalment plan at any time to reduce your balance, or pay the plan in full.

If you do this, you'll then have two options; you can reduce the number of instalments left to pay, or carry on paying over the same number of instalments. We'll reduce the instalments to reflect the lower balance.

You can also request a Conversion Statement at any time to show your outstanding balance. If this is paid in full then all future instalment charges from the next instalment date will be waived.

## 9. How do I make changes?

You may want to make changes to your plan. If so, you can contact us using the details in the 'Contact Us' section.

### Can I pay over a longer period?

Your plan payment method	To make the changes
Instalments of up to 18 months	You can pay over a longer period. If you want to pay over a longer period than 18 months, you'll need to change to instalments over the term of your plan. See the 'How Do I Pay?' section.

Instalments over more than 18 months	You can pay over a longer period. The 6% instalment charge would be applicable from the plan purchase date.
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### Can I pay over a shorter period?

Your plan payment method	To make the changes
Fully-paid plans	This isn't relevant to fully-paid plans

Instalments of up to 18 months	You can pay over a shorter period. You can repay your plan at any time within the 18 month term either by paying a lump sum or making extra ad hoc payments.
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Instalments over more than 18 months	You can pay over a shorter period. You can reduce the period that you pay for your plan. You can increase your monthly payments to reduce the payment term. This will mean that the plan will be paid in full quicker than the original term and as a result will reduce the amount of instalment charges.
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### Can I transfer my plan to someone else?

Yes, you can gift your fully paid plan at any time, or at someone's time of need. The same terms will apply as if the plan was used by the original plan holder. It will provide the benefits detailed on your plan certificate to the person you're gifting it to once it's been paid in full.

If you're paying by instalments and the time of need occurs before they have all been paid, a closing statement will be given to your representative. They'll have the option to pay the balance outstanding before the funeral, or cancel the plan in writing and we'll return all payments less a cancellation fee as detailed in the 'How Do I Cancel?' section.

### How can I change my personal details?

Let us know if you change your name, address or bank details, or anything else that may affect your plan.

If you move, get in touch so we can appoint another Funeral Director that is closer to your new place of residence. Let us know before the time of need and this will be done free of charge.

If you move to the UK or one of the European countries that we operate in, contact us so that we can issue a plan certificate with your new address and appoint a Funeral Director in that country, should death occur abroad.

If you decide to move back to the UK permanently and no longer require repatriation, you can amend your plan to one of our UK plans.

If you move to a country where we don't operate, or we can't find a Funeral Director in the area you've moved to, the plan benefits will not be available in that country and we will cancel your plan and refund the monies paid, less the cancellation fee. See the 'How Do I Cancel?' section.

### Who will be my Funeral Director ?

We work exclusively with Archangel Funeral Services in Cyprus. They will be detailed on your plan certificate.

### Can I choose my UK 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 reallocate your plan to a new Funeral Director free of charge and this won't affect your plan in any way.

## 10. How do I cancel?

### Within 30 days of the start date

However you pay, you can cancel your plan within 30 days of the start date without giving any reason and receive a full refund.

### After 30 days of the start date

However you pay, you can cancel your plan at any time. If you cancel after 30 days of the start date, we'll refund all monies paid into the plan, less the cancellation fee which is €495.

We will have no further obligation to fulfil your plan.

Please note, your plan is not an investment product and does not pay interest on money refunded.

Cancellation of your plan must be in writing and you can do this by using the details below to get in touch.

@ By email:  
**customercontact@avalonsl.es**

✍ In writing to us at:  
**Avalon Europe SL, Calle Albatera 1-68,  
Urb La Finca, 03169 Algorfa, Alicante, España**

☎ Or you can phone us first on:  
**Avalon Customer Services +357 260 226 96**

If the plan is not enacted at the time of need, your representative can choose to cancel the plan and receive a refund of all monies paid into the plan, less the cancellation fee which is €495.

Following your written notification to cancel your plan, you would expect to receive your refund within 30 days.

### Our right to cancel your plan

We can cancel your plan if:

- We're not able to carry out what's included in your plan due to circumstances beyond our control.
- If we're unable to provide the funeral in your chosen location. We'll refund all monies paid into the plan, less the cancellation fee which is €495.
- You withdraw consent for us to continue processing your personal data. We'll refund all monies paid into the plan, less the cancellation fee which is €495.

## 11. How do I make a complaint?

Complaints should be made:

@ By email:  
**compliance@avalon-trustee.co.uk**

✍ In writing to us at:  
**Avalon Europe SL, Calle Albatera 1-68,  
Urb La Finca, 03169 Algorfa, Alicante, España**

☎ Or you can phone us on:  
**Avalon Customer Services +357 260 226 96**

We'll be in touch within 7 working days and aim to resolve your concerns within 30 days whenever this is reasonably possible.



## Contact us

### Avalon Europe

#### Alicante Head Office

Calle Albaterra 1-68  
Urb La Finca  
03169 Algorfa  
Alicante  
Spain

#### Talk to us on

+357 260 226 96

#### Email us at

customercontact@avalonsl.es

#### Visit us at

www.avalonfuneralplans.com

