

Avalon Plus Plan (UK)



Avalon Funeral Plans is a trading style of The Avalon Trustee Company Limited (Company No: 02836336), and Avalon (Europe) Limited (Company No: 03773923) both with their registered Head Office in England: Brooke Court, Lower Meadow Road, Handforth Dean, Wilmslow, SK9 3ND.

Avalon Funeral Plans are authorised and regulated by the Financial Conduct Authority (FCA). Our UK plans are provided through Avalon Trustee Company Limited and its FCA registration number is 965284. Our European plans are provided through Avalon (Europe) Limited and its FCA registration number is 965286.

Why it's important to read this document

This document explains what is and is not included in your funeral plan, how you can pay for your plan and information on cancelling your plan, making a complaint and your entitlement to compensation. Please ensure you read this carefully. This is a summary of your plan, for full Terms and Conditions please refer to the contractual documentation in your Welcome Pack. If you have any questions, queries or require any further information please contact Avalon Customer Services on 0161 486 2020.

What products and services are included in my funeral plan?

Subject to the full terms described in your Terms and Conditions document, this plan will cover:

- 1) Appointed Funeral Director attending to all the necessary funeral arrangements prior to and on the day of the funeral ✓
- 2) Appointed Funeral Director providing confidential advice on personal and social matters and advice on the certification and registration of the death ✓
- 3) Collection and transportation of the deceased from a place of residence, a care home, hospital or resting place in mainland Great Britain or Northern Ireland to your appointed Funeral Director within the mainland Great Britain or Northern Ireland ✓
- 4) Transfers between mainland Great Britain and Northern Ireland to your appointed Funeral Director in either province ✓
- 5) Care and preparation of the deceased at the funeral home – to include full hygienic treatment as required ✓
- 6) Supply of a quality veneer effect coffin - suitable for burial or cremation ✓
- 7) Provision of a traditional motor hearse to directly transport the deceased from the funeral home to the local crematorium or cemetery identified on the Plan Certificate ✓
- 8) Use of chapel of rest for viewing during office hours ✓
- 9) 1 Limousine for the transportation of funeral guests on the day of the funeral ✓
- 10) Relevant funeral staff required to conduct the service ✓
- 11) Avalon LifeLocker ✓
- 12) A Disbursement Allowance of up to £1000 is included in your plan. This allowance increases in line with the Consumer Price Index on 1st July each year. The allowance is put towards the cost of products and services associated with the funeral that are not guaranteed to be covered under the terms of the Plus Plan and are typically used to cover in part or all of the costs for:
 - a) Cremation fee ✓
 - b) Burial fee for the preparation, opening and closing an existing burial plot ✓
 - c) Doctor's fee for the provision the medical certificate (for cremation in England, Wales, and Northern Ireland) ✓
 - d) Minister or Celebrant fee to perform the funeral service on the day of the funeral ✓
- 13) Any optional extras you've paid for in full or in part by an advance payment and described on your Plan Certificate ✓

What products and services are not included in my funeral plan?

Your plan does not include:

- 1) Any services for a Funeral Director not appointed by Avalon ✗
- 2) Additional venue costs to host the event of a service, including a church service ✗
- 3) A wake, including the costs associated with catering for the funeral congregation/guests ✗
- 4) Obituary notices posted in the media ✗
- 5) Flowers, floral tributes, or any items requested in celebration of the deceased ✗
- 6) Memorial casket, urn, or scatter tube ✗
- 7) Burial plot – a plot of land purchased to be used as a grave ✗
- 8) Headstone, memorials, or associated costs for stonework and erection thereof ✗
- 9) Gifts, including charitable donations ✗
- 10) Cost incurred for the upkeep and maintenance of a memorial ✗
- 11) Any additional Limousine/s for the transportation of funeral guests on the day of the funeral ✗
- 12) List of funeral guests who sent flowers and charitable donations ✗
- 13) Hymn cards and order of service ✗
- 14) Audio or visual equipment ✗
- 15) Interment or distribution of ashes ✗
- 16) Repatriation from outside of mainland Great Britain or Northern Ireland ✗

This plan includes a third-party costs allowance which is put towards the costs associated with the funeral including cremation or cemetery fees, Doctor's fees or Minister's fees. There may be extra charges at the time of the funeral for other items not covered by the plan. Please see full Terms and Conditions for details.

How do I make changes to my plan?

You can change, upgrade or downgrade your plan at any time, just let our Customer Services team know and we'll go through options with you. If you move house and we need to assign a new Funeral Director, we will do this free of charge if you let us know before the time of need. We can only appoint a Funeral Director if we have a relationship with them.

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T: +44 (0)161 486 2020 F: +44 (0)161 486 1473 E: info@avalonfuneralplans.com W: www.avalonfuneralplans.com

When and how do I pay?

You can choose to pay for your plan with a one-off lump sum payment or over an agreed monthly instalment term from either:

- 12 monthly payments without any additional charges; or
- From 2 years up to 15 years with an additional monthly instalment charge of 5.2%

The instalment charge is a fixed annual fee added to the balance owed at the start of your plan.

We have laid out below examples of the instalment terms available and the total retail price of the plan when the instalment charges are included in the total cost. We will provide an exact cost breakdown dependent on the deposit and terms for each individual.

Plan Name	Full Payment Price	Deposit	Term in Years	Monthly Premium	Total Payable	Instalment Cost
Plus Plan (UK)	£4,095	N/A	N/A	N/A	£4,095	N/A
	£4,095	£100	1	£332.92	£4,095	£0
	£4,095	£100	2	£183.77	£4,510.48	£415.48
	£4,095	£100	5	£83.90	£5,133.70	£1,038.70
	£4,095	£100	10	£50.61	£6,172.40	£2,077.40
	£4,095	£100	15	£39.51	£7,211.10	£3,116.10

If you pay in instalments, we will not provide any of the products and services if you pass away during the 12 month moratorium period unless your death is the direct result of a covered accident. You can find full details in the full Terms and Conditions.

What happens if I miss a payment?

It's important that you contact us as soon as you encounter difficulties with the instalment payments. We understand that sometimes a payment could be inadvertently missed and to accommodate this occurrence we will allow a maximum of 2 consecutive missing monthly payments.

We'll write to you enclosing a statement of your account and advising you that your payments have not been made. We will cancel your plan if you miss more than 2 consecutive monthly payments and do not rectify the missing payments within 10 working days of us requesting the payment. If we cancel your plan we will charge you a cancellation fee of £395 if applicable. Full details can be found in the Terms and Conditions.

How do I cancel my plan?

Fully-paid plans

You can cancel your plan:

- Within 30 days of the receipt of your Welcome Pack with no cancellation fee
- After 30 days following receipt of your Welcome Pack, we'll refund all monies paid into the plan, less the cancellation fee which is £395

Plans paid on instalments

You can cancel your plan:

- Within 12 months of the receipt of your Welcome Pack and receive a full refund of all monies paid
- After 12 months following receipt of your Welcome Pack, we'll refund all monies paid into the plan, less the cancellation fee of £395

For further information on how to cancel your plan and any cancellation fees which may apply, please contact our Customer Services team by email on info@avalonfuneralplans.com or by phone on 0161 486 2020.

How do I make a complaint?

Complaints should be made by email: complaints@avalonfuneralplans.com, in writing to us at: Brooke Court, Lower Meadow Road, Handforth Dean, Wilmslow, Cheshire SK9 3ND. Or you can phone us on: 0161 486 2020. We will be in touch within 3 working days and aim to resolve your concerns within 8 weeks. If you are unhappy with our response, you may be able to refer the matter to the Financial Ombudsman Service, Exchange Tower, London, E14 9RS. Telephone: 0800 023 4567. Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

If we were unable to meet our liabilities under the terms of the funeral plan, the customer or their estate (if the customer had passed away) may be entitled to compensation from the FSCS compensation scheme. You can find more information on this scheme at: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY. Telephone on 0800 678 1100 or 0207 741 4100. For more information on their process go to: www.fscs.org.uk

Information concerning potential funeral plan provider failure

In the unlikely event of failure of Avalon there will be a reasonable likelihood that your funeral plan contract will be transferred to and continue to be carried out by another regulated funeral plan provider but that could potentially incur extra costs for you.

In the event that the relevant funeral plan contract will not continue to be carried out by us or another firm then you will receive a payment corresponding to your balance, but this may not be the full amount you have paid in.

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