

Avalon Expat Funeral Plan (Cyprus)



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, UK.

Avalon Group Companies are authorised and regulated by the Financial Conduct Authority (FCA). Our UK plans are provided through The 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 compliant 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 +357 26 022 696 or +44 161 486 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 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 Cyprus to the mortuary
- 4) Care and preparation of the deceased at the funeral home – to include full hygienic treatment as required
- 5) Supply of a quality veneered coffin - suitable for burial
- 6) Relevant funeral staff required to conduct the funeral arrangements
- 7) Avalon LifeLocker
- 8) 7 days mortuary expenses
- 9) Transportation of the deceased to the FD appointed cemetery
- 10) 24-hour bereavement line with English speaking operators based in Europe
- 11) Facility for viewing the deceased in office hours
- 12) Robe and fittings as required
- 13) Purchase of a burial plot in FD allocated cemetery
- 14) Minister and service in Cyprus
- 15) Wooden cross with engraving



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 or a 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) Headstone, memorials, or associated costs for stonework and erection thereof
- 7) Gifts, including charitable donations
- 8) Cost incurred for the upkeep and maintenance of a memorial
- 9) Any transportation of funeral guests on the day of the funeral
- 10) List of funeral guests who sent flowers and charitable donations
- 11) Hymn cards and order of service
- 12) Audio or visual equipment
- 13) Repatriation from outside Cyprus



When your funeral takes place in Cyprus, the disbursements costs for a cremation are included in your plan. When your funeral takes place in UK your plan includes a disbursements contribution up to £1000. The contribution increases in line with the UK Consumer Price Index (CPI) on the 1st July each year. You can find full details in your Terms and Conditions.

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.

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:

- 18 monthly payments without additional charges; or
- From 2 years up to 10 years with an additional monthly instalment charge of 6%

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
Expat Plan (Cyprus)	€3954 / £3445	N/A	N/A	N/A	€3954 / £3445	N/A
	€3954 / £3445	€100 / £100	18 months	€214.12 / £185.84	€3954 / £3445	€0 / £0
	€3954 / £3445	€100 / £100	2 years	€179.86 / £156.10	€4416.48 / £3846.40	€462.48 / £401.40
	€3954 / £3445	€100 / £100	5 years	€83.51 / £72.48	€5110.20 / £4448.50	€1156.20 / £1003.50
	€3954 / £3445	€100 / £100	10 years	€51.39 / £44.60	€6266.40 / £5452	€2312.40 / £2007

If you pay in instalments, we will not provide any of the products and services if you pass away during the 18 month moratorium period unless your death is the direct result of a covered accident. You can find full details in your 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 €495/£395 if it is due. Further details can be found in our Terms & 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 €495 / £395.

Plans paid on instalments

You can cancel your plan:

- Within 18 months of the receipt of your Welcome Pack with no cancellation fee.
- After 18 months following receipt of your Welcome Pack, we'll refund all monies paid into the plan, less the cancellation fee which is €495 / £395.

For further information on how to cancel your plan and any cancellation fees which may apply, please see the Terms & Conditions.

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, UK Or you can phone us on: +44 161 486 2020. We'll 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, UK. Telephone: +44 800 023 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, UK. Telephone on +44 800 67 1100 or +44 207 741 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 to 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've paid in.

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