

Celebration Funeral Plan (GB)

Terms & Conditions

Valid from 28/6/2023

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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.

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

1. Welcome

Thank you for choosing the Avalon Celebration Funeral Plan (GB). This document has been designed to provide all the information you need about the Avalon Celebration Funeral Plan (GB). These Terms and Conditions explain how our plans work, how any changes can be made to your plan by us or you and what rights you've got in relation to your plan.

It is essential that you take some time to read through these Terms & Conditions, the UK Generic Terms & Conditions along with the Funeral Plan Summary and Certificate document as these contain important information about your pre-paid Avalon Funeral Plan. These documents form the basis of the contract you have with Avalon.

The Avalon Celebration Funeral Plan (GB) is designed to provide the benefits detailed on your Plan Certificate by an Avalon Appointed Funeral Director upon your death.

This product is only available for sale to residents of Mainland Great Britain.

2. Contact Details and Regulatory Information

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 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.

Avalon has a European regional office in Spain: Avalon (Europe) Limited, Calle Albatera 1-68, Urb La Finca Golf, 03169 Algorfa, Alicante, Spain. This is a branch of Avalon (Europe) Limited in the UK.

In our plan terms, documents, and correspondence when we refer to "Avalon" we mean all of the Avalon Group of companies including The Avalon Trustee Company Limited and Avalon (Europe) Limited. Services to you may be provided by any Avalon Group company for all Plans and you can execute your rights detailed in these Terms and Conditions in the same way for either company.

We operate and trade through our website www.avalonfuneralplans.com

You can contact us by email at info@avalonfuneralplans.com or by phone: 0161 486 2020.

3. Costs and Payment

3.1 How much will my Celebration Funeral Plan (GB) cost?

We have laid out below examples of the instalment terms available and the total payable for 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. Details of how the instalment charges are calculated can be found in the UK Generic Terms and Conditions document, section 8 "How do I pay for my Avalon Funeral Plan?"

Plan Name	Full Payment Price	Deposit	Term in Years	Monthly Premium	Total Payable	Instalment Cost
Celebration Funeral Plan (GB)	£2,945	N/A	0	N/A	£2,945	N/A
	£2,945	£100	1	£237.09	£2,945	£0
	£2,945	£100	2	£130.87	£3,240.88	£295.88
	£2,945	£100	5	£59.75	£3,684.70	£739.70
	£2,945	£100	10	£36.04	£4,424.40	£1,479.40
	£2,945	£100	15	£28.14	£5,164.10	£2,219.10

The minimum deposit you can pay for this plan is **£60.00**.

The total payable for the plan covers the essential elements of an attended cremation provided by the Avalon Appointed Funeral Director as detailed in these Terms and Conditions and described on the Plan Certificate. You secure these products and services at the price agreed today and if these services increase in the future, your plan secures them at no extra cost to you or your representatives providing the funeral is carried out by an Avalon appointed Funeral Director.

3.2 Disbursement allowance/contribution

The Celebration Funeral Plan (GB) does not include a separate allowance for Disbursements. All of the services listed in the inclusions of this plan are included in the price you pay. Anything that is not included in the plan will need to be paid for at time of need.

3.3 Additional extras and contributions

You cannot add anything to this plan.

3.4 Special requests

You can also list Special Requests in your plan that will be retained with your plan documents and passed onto the Funeral Director at the time of your funeral arrangements. Special Requests include personal preferences for the day of the funeral such as:

- Dress code (colourful clothes, formal wear)
- Songs, hymns, readings for the service
- Flowers or charitable donations
- Alternative coffin to the one provided with the plan

If your Special Requests incur a cost these will have to be paid for by your representative at the time of the funeral as they are not covered under the terms of your plan.

4. The Price of a Funeral

The Celebration Funeral Plan (GB) is priced at £2,945. When you purchase an Avalon funeral plan, you lock in this price with us. It's important to note that we don't typically expect you to use the plan immediately. However, if you do require a funeral right away, the cost of this plan is comparable to the current average price of a funeral if you were to arrange it directly at the time of need.

At the time of sale, Avalon assigns your plan to a specific Funeral Director(s) and has negotiated a wholesale price for the various costs involved in providing your funeral. These wholesale costs vary depending on factors like region and plan type, but for this particular type of plan, the average wholesale cost is £1,329.49 plus an annual adjustment to account for inflation, based on today's prices.

Unlike the fixed plan price you pay, the "at need" price for a funeral today is likely to increase each year due to inflation until the time you actually require the funeral. These wholesale costs to Avalon are also adjusted for inflation annually to reflect the changing prices in the industry.

Plan Name	Current retail price	Average wholesale price for plan type
Celebration Funeral Plan (GB)	£2,945	£1,329.49

5. Plan Inclusions

Subject to the terms described here, this plan will cover:

1. Funeral Director's services and guidance to arrange the cremation and a personalised service
2. Collection and transportation of the deceased from a place of residence, a care home, hospital, or resting place in mainland Great Britain to an allocated local mortuary
3. Care and preparation of the deceased at an allocated local mortuary
4. Supply of a simple wood effect coffin - suitable for cremation
5. Minister or Celebrant fee to perform the funeral service on the day of the funeral
6. Cremation fees
7. The creation of a premium memory book
8. A solid oak urn with name plate
9. Personalised service at a local crematorium to commence between the hours of 9am and 11am on a weekday (Monday-Friday)
10. Transport for the deceased from the local allocated mortuary to the crematorium for the day of the funeral in a private vehicle prior to the service
11. Scattering the ashes in the garden of remembrance or collection of the ashes by the family from the crematorium

6. Plan Exclusions

We have set out below items that are frequently associated with a funeral but are not covered by the Celebration Funeral Plan (GB). This is not an exhaustive list of products and services.

Following the death of the plan holder should your Nominated Representative elect to add products or services to your funeral there will be extra charges that will have to be paid by your Nominated Representative unless you had made specific provision for the payment of the products or services in your plan.

Your plan does not include:

1. Any services for a Funeral Director not appointed by Avalon (this may include collection by another funeral director for any reason)
2. Face to face appointments with the Funeral Director
3. Additional venue costs to host the event of a service, including a church service
4. Any disbursement allowances other than those listed in the inclusions
5. Out of pocket expenses or transport costs for anyone, including family, friends, celebrants or ministers
6. A wake, including the costs associated with catering for the funeral congregation/guests
7. Obituary notices posted in the media
8. Flowers, floral tributes, or any items requested in celebration of the deceased
9. Memorial casket or scatter tube
10. Burial or interment plot – a plot of land purchased to be used for ashes
11. Headstone, memorials, or associated costs for stonework and erection thereof
12. Gifts, including charitable donations
13. Cost incurred for the upkeep and maintenance of a memorial
14. Traditional motor hearse or Cortège or other procession transportation for the deceased from the mortuary to the crematorium on the day of the funeral
15. Limousine/s for the transportation of funeral guests on the day of the funeral
16. List of funeral guests who sent flowers and charitable donations
17. Use of chapel of rest for viewing the deceased
18. Hymn cards and order of service
19. Audio or visual equipment
20. Interment of ashes
21. Repatriation from outside of mainland Great Britain
22. Transfers between mainland Great Britain and Northern Ireland
23. Dressing of the deceased in personal clothes or inclusion of items within the coffin
24. Embalming and additional preparation, such as the removal of a pacemaker
25. Doctor's fees
26. Return of ashes directly to the family (they can be collected from the relevant crematorium)
27. Costs for any service outside of the days and times specified in the inclusions
28. Any other goods or services not listed in the inclusions section.

7. Dual Certification

This plan does not include a Dual Certification option. If you would like to have a funeral plan with additional cover in Spain, Portugal, or Cyprus then please see other plans in the Avalon range to see if one of those better suits your needs.

8. Changing your Funeral Plan

You can choose to change your Avalon Funeral Plan for an alternative plan from the Avalon range that you feel would be more suitable for you.

8.1 Upgrade your plan

If you choose to upgrade from the Celebration Funeral Plan (GB) you may have to make an additional payment or change the value of your monthly instalment payments to fulfil any difference in the total plan cost of the new plan. We will advise you of this cost should you decide to upgrade your plan. You can either pay for the upgrade by direct bank transfer, or by debit or credit card. Or you can amend your instalments to take account of the change.

If you are currently paying in instalments within 12 months and you want to pay over a longer period than 12 months, you will need to change to instalments over the term of your plan. See the 'How Do I Pay?' section in the Avalon Funeral Plan Generic Terms & Conditions for UK plans.

8.2 Changing the payment term

If you have not already fully paid, you can increase or reduce your payment term at any time. If you increase your term any additional instalment charges will be calculated at that time and you will be given a new instalment charge breakdown.

8.3 Additional Items

You cannot add items to the Celebration Funeral Plan (GB).

8.4 Downgrade your plan

If you choose to downgrade from the Celebration Funeral Plan (GB) you may be entitled to a refund of any surplus premiums paid compared to the current cost of the new plan. This may be dependent on your payment history.

8.5 Changing your details

You can change your personal details with us at any time free of charge. It's important that you notify us when you move so we can allocate a new Avalon Appointed Funeral Director to your plan or discuss your options if you move to an area that we do not cover.



Contact us

Avalon UK

Avalon Funeral Plans

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Handforth Dean
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SK9 3ND

Talk to us on

0161 486 2020

Email us at

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Visit us at

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