

Plus Funeral Plan (UK)

Terms & Conditions

Valid from 28/6/2023

Contents

1. Welcome
2. Contact Details and Regulatory Information
3. Costs and Payment
4. The Price of a Funeral
5. Plan Inclusions
6. Plan Exclusions
7. Dual Certification
8. Changing your Funeral Plan



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 Plus Funeral Plan (UK). This document has been designed to provide all the information you need about the Avalon Plus Funeral Plan (UK). 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 Plus Funeral Plan is designed to provide the benefits detailed on your Plan Certificate by an Avalon Appointed Funeral Director upon your death.

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 Algofa, 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 Plus Funeral Plan (UK) 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
Plus Funeral Plan (UK)	£4,245	N/A	0	N/A	£4,245	N/A
	£4,245	£100	1	£345.42	£4,245	£0
	£4,245	£100	2	£190.67	£4,676.08	£431.08
	£4,245	£100	5	£87.05	£5,322.70	£1,077.70
	£4,245	£100	10	£52.51	£6,400.40	£2,155.40
	£4,245	£100	15	£40.99	£7,478.10	£3,233.10

The minimum deposit you can pay for this plan is £100.00.

The total payable for the plan covers the essential elements of a funeral 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 cost of the Plus Funeral Plan (UK) includes £1,000 towards a Disbursement Allowance. This allowance is specifically designated to cover or contribute towards certain third-party fees associated with the funeral that are not covered by the services provided by the Avalon Appointed Funeral Director.

The Disbursement fees covered by this allowance include the cremation or burial fee, which covers the preparation, opening, and closing of an existing burial plot. It also includes the Doctor's fee for providing the medical certificate (required for cremation in England, Wales, and Northern Ireland) and the fee for the Minister or Celebrant who performs the funeral service on the day of the funeral.

The value of the Disbursement Allowance included in the Standard Plan increases annually in line with the Consumer Price Index (CPI) on the 1st of July, regardless of when the plan was purchased. This adjustment helps account for inflation and ensures that the allowance keeps up with the changing costs of these disbursement fees.

If the Disbursement Allowance does not cover the full cost of these fees, any remaining amount will need to be paid to Avalon or the Funeral Director, depending on the type of funeral (e.g., Burial or Cremation). We do not refund any amounts from the allowance that are not used, and it cannot be used for items not listed above.

3.3 Additional extras and contributions

The Plus Funeral Plan (UK) can include additional products and services that the plan holder can pay for in full, or covered in the instalments over the term of the plan. The optional extras will either be guaranteed or contributions towards the costs, dependent on the product or service.

For any contributions into the plan made into your plan will increase in line with the Consumer Price Index (CPI) on the 1st July each year regardless of when the plan was purchased.

If you decide to cancel the plan, any additional extras and contributions will be refunded to you at the original value that you paid, less any relevant fees. If you choose to remove an extra or contribution, you can do so without any fees at any time and you will receive the original amount you paid in full.

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 Avalon Appointed 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
- Specialist hearse or transport (such as a horse drawn carriage)
- Procession for the funeral cortège other than a direct route

If your Special Requests incur a cost these will have to be paid for by your Nominated Representative at time of need as they may not be covered by your plan.

4. The Price of a Funeral

The Plus Funeral Plan (UK) is priced at £4,245. 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 £2,351.59 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
Plus Funeral Plan (UK)	£4,245	£2,351.59 + annual uplift for inflation

5. Plan Inclusions

The Avalon Plus Funeral Plan (UK) provides for the essential products and services provided by the Avalon Appointed Funeral Director for a funeral in the UK.

Subject to the terms described here, 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 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 wood effect coffin – suitable for burial or cremation
7. Provision of a traditional motor hearse to directly transport the deceased from the funeral home to a local crematorium or cemetery
8. Use of chapel of rest for viewing during office hours
9. One (1) Limousine for the transportation of funeral guests on the day of the funeral
10. Relevant funeral staff required to conduct the service
11. Disbursement Allowance included in your plan is up to £1,000. This allowance increases in line with the Consumer Price Index on July 1st 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 Funeral Plan (UK) and are used to cover in part or in full the costs for:
 - a) Cremation fee
 - b) Burial fee for the preparation, opening and closing of an existing burial plot
 - c) Doctor's fee for the provision of 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
12. Any optional extras you've paid for in full or in part by an advance payment and described on your Plan Certificate

6. Plan Exclusions

We have set out below items that are frequently associated with a funeral but are not covered by the Plus Funeral Plan (UK). 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. 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 plot or any Interment or distribution of ashes
16. Repatriation from outside of mainland Great Britain or Northern Ireland
17. Any other goods or services not listed in the inclusions section.

7. Dual Certification

Your Plus Funeral Plan (UK) is designed to provide your funeral within mainland Great Britain and Northern Ireland.

For plan holders who have a second residence in Spain, Portugal and Cyprus we offer dual certification. This means that a plan holder who lives or spends part of their time living in two countries of Great Britain, Northern Ireland, Spain, Portugal, or Cyprus can have a funeral in either location, depending on where they die.

This option is available if you already have a home in Spain, Portugal, or Cyprus, or if you move there after the plan is purchased. Remember to let us know in writing about your second residence, or if you emigrate, so we can issue you with a new certificate with your new address and assign a new Funeral Director to conduct the funeral.

The Plus Funeral Plan (UK) does not include repatriation or transportation back into mainland Great Britain, Northern Ireland, Spain, Portugal, and Cyprus after your death. In the case of a dual residency should you wish for your funeral to take place in an alternative covered destination your Nominated Representative will need to make arrangements to repatriate your body to the chosen destination.

If you to a country where we don't operate outside of mainland Great Britain, Northern Ireland, Spain, Portugal, and Cyprus, or we can't find a Funeral Director in the area you've moved to, the funeral plan will not be available and we will cancel your plan and refund the monies paid, less any applicable fees.

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 Plus Funeral Plan (UK) 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 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

If you choose to add items to the Plus Funeral Plan (UK) 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 add items to 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.

8.4 Downgrade your plan

If you choose to downgrade from the Plus Funeral Plan (UK) 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

Brooke Court
Lower Meadow Road
Handforth Dean
Wilmslow
Cheshire
SK9 3ND

Talk to us on

0161 486 2020

Email us at

info@avalonfuneralplans.com

Visit us at

www.avalonfuneralplans.com