

Kingfisher Direct Cremation Funeral Plan by Avalon



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.

Kingfisher Independent Funeral Services Limited (Company No: 07217626) are an independent funeral director with their registered Head Office in England: Gate Lodge, Cemetery Road, St. Neots, Cambridgeshire, PE19 2BX with offices in Huntingdon, and St Ives, Cambridgeshire. Kingfisher Independent Funeral Services limited are an Appointed Representative of The Avalon Trustee Company Limited and are therefore authorised and regulated by the FCA. Their FCA registration number is 1007693. As the Principal Firm, The Avalon Trustee Company Limited takes full regulatory responsibility for their Appointed Representatives. The delivery of funeral services by Kingfisher Independent Funeral Services is not regulated by the FCA.

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 within 20 miles of the Kingfisher premises.
4. Care and preparation the deceased at the funeral home
5. Use of chapel of rest for viewing during office hours.
6. Supply of a standard veneered coffin - suitable for cremation.
7. Provision of suitable transport of the deceased from the funeral home to Cambridge Crematorium.
8. Third-party costs for:
 - a. Direct Cremation fee at Cambridge Crematorium.
 - b. Doctor's fee for the provision of the medical certificate (for cremation in England, Wales, and Northern Ireland)
9. Return of ashes in a scatter tube.
10. Any optional extras you've paid for 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 (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. Pall bearers or any additional staff to carry out additional services.
4. A wake, including the costs associated with catering for the funeral congregation/guests.
5. Additional Obituary notices.
6. Family attendance at the crematorium.
7. Flowers, floral tributes, or any items requested in celebration of the deceased.
8. Purchase of Burial or Interment plot (a plot of land purchased to be used as a grave)
9. Memorial casket.
10. Headstone, memorials, or associated costs for stonework and erection thereof.
11. Gifts, including charitable donations.
12. Cost incurred for the upkeep and maintenance of a memorial.
13. Any transportation of funeral guests on the day of the funeral.
14. Additional transport costs for the deceased or family.
15. Embalming.
16. Hymn cards and order of service.
17. Audio or visual equipment.
18. List of funeral guests who sent flowers and charitable donations.
19. Any Interment or distribution of ashes.
20. Repatriation from outside of mainland Great Britain.
21. Any fees connected to a burial.
22. Any other goods or services not listed in the inclusions section.



How do I make changes to my plan?

You can change, upgrade, or downgrade your plan at any time. You can contact either Avalon or Kingfisher to update your personal details, however material changes to your plan should be done directly with Avalon. Contact the Avalon customer Services team and we'll go through options with you. If you move out of the area or need to change your Funeral Director for any other reason, your plan will be allocated to another funeral director within the Avalon network and will need to be changed to a different plan type within the Avalon range. Additional fees may apply if the new plan costs more than your current plan. Alternatively, if none of the alternative plan types or funeral directors are suitable we will cancel your plan and refund the monies paid, less any applicable fees.



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T: +44 161 486 2020 **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:

1. 12 monthly payments without an instalment charge; or
2. 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
Kingfisher Direct Cremation	£2295	N/A	0	N/A	£2295	N/A
		£100	1	£182.92	£2295	£0
		£100	2	£100.97	£2523.28	£228.28
		£100	5	£46.10	£2865.70	£570.70
		£100	10	£27.81	£3436.40	£1141.40
		£100	15	£21.71	£4007.10	£1712.10

It will always cost you less if you pay a larger deposit and pay over fewer years, if you can afford to do so.

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 or that outstanding balance is paid. You can find full details in the full Terms and Conditions.

What happens if I miss a payment?

It is 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 you to miss a monthly payment without losing the full benefits of the plan. If you miss any instalment payment, we will write to you advising you that your payments have not been made. We will cancel your plan if you miss the equivalent of 2 consecutive monthly payments or 5 non-consecutive payments over a rolling 12 months, and do not rectify the missing payments within 10 working days of us requesting the payment. If you elect to discontinue with your instalment payments or we cannot contact you to rectify the issue, we will cancel your plan and return the monies paid less any applicable fees. Full details can be found in the Generic Terms and Conditions.

How do I cancel my plan?

Plans paid in full or with a lump sum payment 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 will 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 with no cancellation fee
- After 12 months following receipt of your Welcome Pack, we will refund all monies paid into the plan, less 50% of the instalment charge you have paid and the cancellation fee which is £395.
- For further information on how to cancel your plan and any cancellation fees which may apply, please contact the Avalon 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 directly to Avalon: 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 Avalon 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. Any failure by Kingfisher Independent Funeral Services Ltd to be able to fulfil the plan would not be considered by the FSCS as Avalon will look to reallocate your plan to a different funeral director within the Avalon network.

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.

In the unlikely event of failure of Kingfisher Independent Funeral Services, Avalon will reallocate your plan to a different funeral director within the Avalon network. This will result in the plan type within the Avalon range. Additional fees may apply if the new plan costs more than your current plan. Alternatively, if none of the alternative plan types or funeral directors are suitable will cancel your plan and refund the monies paid, less any applicable fees.

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