

Kingfisher Direct Cremation Funeral Plan by Avalon

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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: +44 161 486 2020 **E:** info@avalonfuneralplans.com **W:** www.avalonfuneralplans.com

1. Welcome

Thank you for choosing the Kingfisher Direct Cremation Funeral Plan by Avalon. This document has been designed to provide all the information you need about the Kingfisher Direct Cremation Funeral Plan. 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 Avalon 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.

The Kingfisher Direct Cremation Funeral Plan is designed to provide the benefits detailed on your Plan Certificate through Kingfisher Independent Funeral Services Ltd upon your death.

2. Contact Details and Regulatory Information

Kingfisher Independent Funeral Services (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.

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Kingfisher Independent Funeral Services 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 Directors is not regulated by the FCA.

Avalon has a European regional office in Spain: Avalon (Europe) Limited, Calle Albaterra 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.

Kingfisher Independent Funeral Services operate through their website www.stneotsfuneraldirectors.co.uk

You can contact them by email at info@kingfisherfunerals.co.uk or by phone:

St Neots - 01480 471001

Huntingdon - 01480 412938

St Ives - 01480 573080

3. Costs and Payment

3.1 How much will my Funeral Plan 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 |
|-----------------------------|--------------------|---------|---------------|-----------------|---------------|-----------------|
| 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 |

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

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

The total payable for the plan covers the essential elements of a funeral provided by Kingfisher Independent Funeral Services 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 Kingfisher Independent Funeral Services.

3.2 Disbursement allowance/contribution

The Kingfisher Direct to Cremation Funeral Plan 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

The Kingfisher Direct to Cremation Funeral Plan can include additional products and services that the plan holder can pay for in full or cover in the instalments over the term of the plan. The optional extras will be guaranteed at the time of need.

If you decide to cancel the plan, any additional extras 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 cannot make special requests with the Kingfisher Direct to Cremation Funeral Plan.

4. The Price of a Funeral

The Kingfisher Direct to Cremation Funeral Plan is priced at £2295. 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 approximately £600 more than the current price of a funeral if you were to arrange it directly with Kingfisher Independent Funeral Services today.

Included in the price of your plan are costs for setting up and administering your plan throughout its life with Avalon. This is approximately £295 per plan.

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.

5. Plan Inclusions

The Kingfisher Direct to Cremation Funeral Plan provides for the essential products and services provided by Kingfisher Independent Funeral Services 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 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)
3. Return of ashes in a scatter tube.
4. Any optional extras you've paid for 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 Kingfisher Direct to Cremation Plan. 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.

This is not an exhaustive list of products and services; if the item is not explicitly included, then it is excluded.

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 there of.
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.

7. 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. In the event that you move outside of Kingfisher's catchment area, we may need to cancel this plan and issue you a new Avalon plan. See section 7.5

7.1 Upgrade your Plan

If you choose to upgrade from the Kingfisher Direct to Cremation Funeral Plan 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.

7.2 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. 'How Do I Pay?' section in the Avalon Funeral Plan Generic Terms & Conditions for UK plans for limitations.

7.3 Additional Items

You cannot add items to this plan.

7.4 Downgrade your Plan

If you choose to downgrade from the Kingfisher Direct to Cremation Plan 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.

7.5 Changing your Funeral Director

The Kingfisher Direct to Cremation Plan is provided exclusively through Kingfisher Independent Funeral Services Ltd. If you move to a different 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 will cancel your plan and refund the monies paid, less any applicable fees.

7.6 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 keep in contact or discuss your options if you move to an area that we do not cover.



Contact us

Avalon Funeral Plans

Brooke Court
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Wilmslow
Cheshire
SK9 3ND

Talk to us on

0161 486 2020

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