

# Direct to Cremation Plan (GB)



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.

## 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. Unattended cremation facilitated by an Avalon appointed Funeral Director in mainland Great Britain
2. Crematorium Cremation fee
3. Appointed Funeral Director attending to all the necessary arrangements prior to and on the day of the unattended cremation
4. Collection and transportation of the deceased from a place of residence, a care home, hospital or resting place in mainland Great Britain to the allocated mortuary within mainland Great Britain. Note: this may be a central location and not local to the deceased home address
5. Preparation and care of the deceased at an allocated local mortuary (to include full hygienic treatment and removal of pacemaker, where required)
6. Doctor's fees
7. Return of ashes directly to the family or scattering the ashes in the garden of remembrance
8. Supply of a simple wood effect coffin – suitable for cremation



## 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. Face to face appointments with the Funeral Director
3. Additional venue costs to host the event of a service, including a church service
4. Family attendance at the crematorium
5. Any disbursement contributions or costs other than those listed in the inclusions
6. Out of pocket expenses or transport costs for anyone, including family, friends, celebrants or ministers
7. A wake, including the costs associated with catering for the funeral congregation/guests
8. Obituary notices
9. Flowers, floral tributes, or any items requested in celebration of the deceased
10. Memorial casket or scatter tube
11. Burial or interment plot – a plot of land purchased to be used for ashes
12. Headstone, memorials, or associated costs for stonework and erection thereof
13. Gifts, including charitable donations
14. Cost incurred for the upkeep and maintenance of a memorial
15. Traditional motor hearse or Cortège or other procession transportation for the deceased from the mortuary to the crematorium on the day of the funeral
16. Limousine/s for the transportation of funeral guests
17. List of funeral guests who sent flowers and charitable donations
18. Use of chapel of rest for viewing the deceased
19. Hymn cards and order of service
20. Audio or visual equipment
21. Interment of ashes
22. Repatriation from outside of mainland Great Britain
23. Transfers between mainland Great Britain and Northern Ireland
24. Dressing of the deceased in personal clothes or inclusion of items within the coffin
25. Any other goods or services not listed in the inclusions section



This plan does not include a separate allowance for Disbursements. There may be extra charges at the time of the funeral for other items not covered by the plan. Please see full [Terms and Conditions](#) for details.

## How do I make changes to my plan?

You can change 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.

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T: +44 161 486 2020 E: [info@avalonfuneralplans.com](mailto:info@avalonfuneralplans.com) W: [www.avalonfuneralplans.com](http://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
Direct to Cremation Plan (GB)	£1,675	N/A	0	N/A	£1,675	N/A
	£1,675	£100	1	£131.25	£1,675	£0
	£1,675	£100	2	£72.45	£1,838.80	£163.80
	£1,675	£100	5	£33.08	£2,084.50	£409.50
	£1,675	£100	10	£19.95	£2,494.00	£819.00
	£1,675	£100	15	£15.58	£2,903.50	£1,228.50

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. 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 our Customer Services team by email on [info@avalonfuneralplans.com](mailto:info@avalonfuneralplans.com) or by phone on 0161 486 2020.

## How do I make a complaint?

Complaints should be made: By email: [complaints@avalonfuneralplans.com](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk) Website: [www.financial-ombudsman.org.uk](http://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](http://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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