



Funeral plans are a way of arranging and making financial provision for a funeral in advance, reducing worry and uncertainty. A funeral plan also means that your family has access to professional advice and assistance at what can be a difficult and emotional time.

## What is covered by the plan?

- As long as the original funeral directing firm carries out your funeral and your requirements don't change, the plan guarantees that the funeral director's costs will be covered in full, regardless of how long you live or what happens to costs in the meantime.
- The plan also covers any additional services that are specified in your plan.
- Your plan can also include an allowance towards third party costs (which are sometimes referred to as disbursements), for example cremation or burial fees. These costs are outside of the funeral director's control. If these costs, as listed in the plan details, are not covered by the plan value at the time of need, there may be a balance to pay, unless your funeral service is carried out by the original funeral directing firm. In which case, they guarantee that the third party costs listed in your plan details will be met in full.

If you choose not to include an allowance towards third party costs, these will need to be paid in full at the time of the funeral and at the prevailing rate.

## What is not covered by the plan?

- The cost of any additional services that are not specified in your plan will be payable at the time of the funeral.
- If a funeral directing firm other than the firm specified in your original paperwork carries out your funeral service, and the third party costs as listed in the plan are not covered by the plan value at the time of need, there may be a balance to pay.
- If you need to change funeral directors or the appointed funeral director has ceased to trade or cannot, for some reason conduct your funeral, we will normally be able to appoint another funeral directing firm without any additional cost to you. In some cases, there may be an additional cost to pay if local costs and services vary.  
  
If you do not wish to make the additional payment, you have the option to cancel your plan and receive a full refund (less the management fee), or you can leave the funds in the plan as a contribution to the funeral at the time of need.
- Your plan does not cover the cost of a funeral abroad, or of bringing you home if you die while you are away, so it's important that your travel insurance covers this.

Please refer to your plan paperwork for full details of what's included in your plan.

## Are there any administrative charges?

The only charge that you pay for setting up your plan is the plan management fee. This is paid when the plan is taken out.

## What happens to my money?

Ecclesiastical Planning Services holds the full value of your plan, excluding the management fee, securely in a whole of life assurance policy with a UK-based life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). Funeral plans themselves are not regulated by the PRA or FCA.

The funds are ring-fenced for your funeral when the time comes. The funds cannot be used for anything other than your funeral and are immediately available to your funeral director when the funeral is required.

Ecclesiastical Planning Services is registered with the Funeral Planning Authority (FPA) and adheres to its Code of Practice. Its primary aim is to ensure customers get the funeral they have paid for when it is needed.

In the unlikely event of insolvency, the FPA will work with other plan providers to examine ways to arrange delivery of your funeral.

Ecclesiastical Planning Services is part of the Ecclesiastical Group; a specialist, UK-based financial services group which has been protecting people, property and funds since it was founded in 1887.

## Can I cancel the plan?

Yes, you can cancel the plan by writing to us at the address below. If you cancel within 30 days of purchase, your payment will be refunded in full. If you cancel the plan after 30 days, you'll receive a refund of the original amount paid, less the management fee.

If you are paying by instalments, we will refund the total of the payments made less the management fee as shown in your application form. There are no further charges for cancelling.

## Who do I contact if I have a complaint?

If there is a complaint regarding the funeral itself please contact the appointed funeral director and send details to us at the address below.

If you have a complaint about your funeral plan, please contact us on 0800 633 5626 and we will respond in line with our written complaints procedure.

If we cannot resolve your complaint you may then refer it to the Funeral Planning Authority by calling 0345 601 9619.

**[www.funeralplanningauthority.co.uk](http://www.funeralplanningauthority.co.uk)**

Your funeral will be carried out in accordance with a recognised industry Code of Practice.

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**Call: 0800 633 5626    Email: [info@epsfunerals.com](mailto:info@epsfunerals.com)**

Ecclesiastical Planning Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

Ecclesiastical Planning Services Limited (EPSL) Reg. No. 2644860. EPSL is an Appointed Representative of Ecclesiastical Financial Advisory Services Limited (EFAS) Reg. No. 2046087. EFAS is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 738805 (EPSL) and 126123 (EFAS). Both companies are registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

