

Farewill Funerals: Plan summary document



Farewill Funerals Limited is a company registered in England No. 12278192. Registered office: 1st Floor, 27 Downham Road, London, England, N1 5AA. Farewill Funerals Limited is authorised and regulated by the Financial Conduct Authority under Firm Reference Number 995901.

About this document

This document explains what is and is not included in your funeral plan, how you will pay for your plan and information on cancelling your plan, making a complaint and your entitlement to compensation.

Please ensure you read this carefully.

Note this is a summary of your plan; for further

details, please refer to our terms & conditions, or contact us using the contact details below.

How do I make changes to my plan?

If you want to make changes (such as a change of address), please call Farewill Funerals on **020 3966 3935** so we can talk things through.

If your needs change at any time, you can cancel this plan in line with our cancellation process. We've explained our cancellation process in the section 'How do I cancel my plan?'

When and how do I pay?

There are two ways of paying for your plan:

- In full, upfront. The cost of this is £1,595. You can pay by debit or credit card.

What is included in the funeral plan?

- ✓ Collection from anywhere in mainland England and Wales
- ✓ A direct cremation and all crematorium fees
- ✓ A coffin and urn
- ✓ Hand-delivery of the ashes or scattering in a garden of remembrance
- ✓ Contribution of up to £82 for a doctor to complete the paperwork approving the cremation (if there's no post-mortem)
- ✓ Contribution of up to £250 for urgent collection (if we need to collect the person who died from a house or a care home)
- ✓ Contribution of up to £90 for the cost to remove a medical device

What is not included in my funeral plan?

- ✗ Transporting the body if the death occurs outside of mainland England and Wales
- ✗ Additional costs that may be payable for providing the funeral where the person who died is over 188cm or 127kg
- ✗ The cost of a memorial service
- ✗ The option to choose the crematorium
- ✗ Attendance at the cremation (a direct cremation takes place without friends or family present at the crematorium)
- ✗ Items requested by the person arranging the funeral (for example, flowers)
- ✗ Any additional costs associated with changes in regulation, tax, law or industry accepted practice, which affects the conduct of your Planned Funeral

- Spread the cost over 24 monthly payments of £70.62, paying a total of £1,695. This includes an Instalment charge of £100 (or 3.13% per year). If you die within this period, the outstanding amount may still need to be paid.

Please check our terms & conditions for full details of how you can pay for your plan.

What happens if I miss a payment?

If you pay by instalments, your plan is at risk if you do not keep up with your payments. It's important that you (or the person paying for your plan) contact Farewill Funerals as soon as you can if you're finding it difficult to pay.

During the 24 month payment period, if you miss 2 payments in a row and fail to settle the payment shortfall in full when we get in touch, we may cancel your plan and refund the money you have paid in.

After 24 months, if you have not made all your payments, we may cancel your plan and refund the money you have paid in, less our £300 cancellation fee.

Please check our terms & conditions for full details of the process.

How do I cancel my plan?

You have a right to cancel your funeral plan at any time.

If you pay for your plan in a single payment, you can cancel within 30 days of buying your plan, and we'll give you a full refund. If you cancel after 30 days, we will refund your payments minus our £300 cancellation fee.

If you pay by instalments, you can cancel within the first 24 months with no penalty. We will refund the full amount you paid in. If you cancel after the first 24 months, you will receive your payments minus our cancellation fee of £300.

To cancel your funeral plan, email funeralplan@farewill.com or call **020 3966 3935**. After cancelling, make sure you delete your plan documents and tell anyone you shared them with that you have cancelled your plan. Additional information

about cancellations can be found in our terms & conditions.

How do I make a complaint?

If something has gone wrong, we'll do everything we can to put it right.

Email: funeralplan@farewill.com

Call: **020 3966 3935**

We'll let you know as soon as we receive your complaint and outline the next steps.

Within 3 working days, we'll provide a dedicated person to look after your complaint and explain how things are going. If we need to look into things further, they will respond to your complaint no longer than 8 weeks from the date of your complaint.

If you're not happy with our response to your complaint, you can ask the Financial Ombudsman Service to look into it. This is a free, independent and impartial service that helps resolve disputes.

Financial Services Compensation Scheme

If Farewill Funerals is unable to meet its liabilities, you (or your estate) may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). For further information about the compensation provided by the FSCS please visit the FSCS website at www.fscs.org.uk

Information concerning potential funeral plan provider failure

In the unlikely event Farewill Funerals were to go out of business, there are arrangements in place that make it likely your funeral plan contract will continue to be provided by another firm under equivalent terms including prior customer consents.

If the funeral plan contract cannot be carried out by Farewill Funerals or another firm, you will receive a full refund of the amount you have paid into the plan. If you choose to take out a new plan with another provider, that new plan may cost more than your original plan with Farewill Funerals.