

Terms & Conditions



NOT FOR PROFIT
FUNERAL PLANS

LEADING THE WAY IN FUNERAL PLANS

What's included in my plan?

Cremation plan includes Funeral director's costs, crematorium fees 'during standard available hours', doctors' fees (if required) minister/celebrant's fees. The minister/celebrant's fee is set at the standard Church of England parochial fees.

Burial plan Includes Funeral Director costs and £1250 (increasing yearly in line with CPI) towards any associated burial costs such as Church Service, Minister Fees, Plot and Grave Digger fees, etc.

What are my payment options?

Payments can be made by credit or debit card. You may pay in full. If you have agreed an instalment plan with us and in the unfortunate circumstances that you pass away before the end of the instalment plan, then your next of kin must make arrangements to pay the outstanding balance.

What if the funeral director ceases to trade?

In the unfortunate circumstances that your funeral director ceases to trade you will be re-allocated another local funeral director.

Can I add extra items?

You may add extra payments to upgrade your plan at any time in the future to cover additional costs such as limousines, headstone or burial plot if required, alternatively these items can be paid for at the time by your next of kin/ executors.

Can I transfer my plan to someone else?

On notification to us, you may transfer your funeral plan at any time to someone else as long as it is with the same allocated funeral director, there will be no charge for this. If we have to approach a different funeral director this may incur additional costs.

What if I lose my plan documents?

If you lose any documents, contact us using the details below and we'll send you a replacement without charge.

Can someone else pay for my plan?

Yes, another person can pay for your plan.

Is my money safe?

Yes, your money is held in the Not For Profit Funeral Plans Trust run by independent trustees. The trust fund manager is Quilter Cheviot and the monies are held at Barclays Bank. We receive £185 to cover our administration costs. All of your funeral plan money is paid into our trust fund and is then provided to the funeral director to administer the funeral plan in receipt of proof of death.

What if we go out of business?

Your money will be protected by the Not For Profit Funeral Plans Trust under the control of the independent trustees. The trustees will work with a replacement funeral plan provider to administer your funeral plan. Alternatively, your money will be returned to your estate. Additionally, Section 75 law means if you paid part of all by credit card then you can get your money back through your credit card provider. If you paid in full by debit card then Chargeback through your bank will apply.

How does my funeral plan work?

When you take out a plan you will be allocated a local funeral director or in some cases they will be contacted at the time of need. As a plan holder's lifespan is undetermined there is no guarantee that the funeral director nominated will be available to undertake the funeral. If this occurs or for any other reason that the firm is unavailable it will be allocated to another local funeral director.

You will receive a funeral plan certificate containing the details of your plan, the funeral director details and amounts you have paid.

If you move to a new house, you will be re-allocated a local funeral director in your new area as per above.

How do I cancel my plan?

You may cancel your plan by email, telephone or post without giving any reason and there is no cancellation fee. You may cancel within 28 days and receive a full refund including the £185 admin fee. You may cancel your plan and receive a full refund at a time after that minus the £185 admin fee, there will be no entitlement to any accrued interest.

What if I don't use my plan?

If your plan hasn't been claimed and we are made aware of your death and the funeral has already taken place, then your estate is entitled to your funeral plan money.

What happens when I die?

In the first instance your next of kin should contact your chosen funeral director. If you are away from home, there is no extra charge for conveyance within the UK mainland or within Northern Ireland. If you die abroad your travel insurance should cover repatriation to the seaport of airport you departed from.

Complaints

If you want to make a complaint you can contact us by phone, email or post.

You will receive a response as soon as possible. We will let you know who will look into your complaint, keep you informed and try to sort out the complaint fully within 28 days.

This agreement is between you and Not For Profit Funeral Plans Ltd (registered number 10779259) with registered office at 1 Holman Road, Liskeard, Cornwall PL14 3UT. Telephone 0800 002 9620

Email info@notforprofitfuneralplans.co.uk

Data Protection

Not For Profit Funeral Plans Ltd will only use your data for the purpose of updating your account, managing payments and providing your funeral plan. We do not sell or share your information with any third parties.

