



# Golden Charter Funeral Plans **Key Features Document**

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This document is designed to help you decide which funeral plan and payment option is best for you. It contains information about what's included or not included within your plan, together with payment information and the main features of our plans. This should be read in conjunction with our full terms and conditions.

## What is a Golden Charter Funeral Plan?

You choose the funeral plan you want and pay for your funeral director's services included in the plan at today's prices. All plans include an allowance towards the costs of your burial or cremation and, where necessary, the recommended payments to the person conducting your funeral service - these are called 'third party costs'. A description of the funeral director's services for each plan type is shown in the table under 'What do our plans cover?'

## What type of plans do we offer?

### Simple Way Plan

The Simple Way Plan includes the funeral director's services, a simple coffin and an allowance towards third party costs.

### Traditional Way Plan

The Traditional Way Plan includes the funeral director's services, a limousine, a high quality coffin and an allowance towards third party costs.

### Exclusive Way Plan

The Exclusive Way Plan includes the funeral director's services, two limousines, a superior coffin and an allowance towards third party costs.

## Who can buy a funeral plan?

All plans have guaranteed acceptance with no health restrictions. Please note, our funeral plans are not available to you if you normally reside outside of England, Wales, Scotland or Northern Ireland.

## Age requirements

If you choose the payment in full or 12 monthly payment options, there are no age restrictions.

If you pay by low cost instalments you must be aged 78 or under when we accept your plan. Restrictions apply to the period of time you can pay your plan over, dependent on your age when we accept your plan.

If you pay by fixed monthly payments you must be aged between 50 and 80 when you take out a plan.

## What do our plans cover?

The table below details what's included in each plan.

	Simple Way	Traditional Way	Exclusive Way
<b>FUNERAL DIRECTOR'S SERVICES</b>			
Provision of professional services and making all arrangements for the funeral	✓	✓	✓
Advice on the certification and registration of the death and related documentation	✓	✓	✓
The coffin *	Simple	High Quality	Superior
Collection and transportation of the deceased to the funeral director's premises (within a 25 mile radius)	Within working hours	24 hours	24 hours
Care of the deceased prior to burial or cremation (excluding embalming)	✓	✓	✓
Use of chapel of rest or service rooms	✓	✓	✓
Family viewing at any pre-arranged time **	✓	✓	✓
The funeral service at a local cemetery or crematorium	✓	✓	✓
Funeral held on a normal weekday, during working hours	✓	✓	✓
Choice of date and time of funeral	✓	✓	✓
Funeral procession to funeral location (fees and costs of a service at a separate location not included)	✓	✓	✓
A hearse to a local crematorium or cemetery	✓	✓	✓
Provision of sufficient staff to attend to the coffin as required	✓	✓	✓
Limousines	✗	One	Two
<b>ADDITIONAL BENEFITS</b>			
An allowance included for third party costs	£1,100	£1,100	£1,100
A list provided to the family of mourners who sent flowers	✗	✗	✓
24 hour funeral director telephone support for the bereaved	✓	✓	✓

\*All coffins supplied will be wood-effect quality or better. Your funeral director will provide further guidance on the types of coffin available within your plan. \*\*Costs may apply if out-of-hours viewing is required.

If you die away from home whilst on holiday in mainland United Kingdom, we will take your body to the funeral director.

### Third party costs

Third party costs are the cremation fees at a local crematorium or the costs of burial at a local cemetery, plus the minister or officiant's fee to perform the service. The third party costs do not include any allowance towards doctors' fees (medical certification fees for cremation) where these apply. If the allowance for third party costs within your plan does not fully cover the actual costs at the time of the funeral, then the extra will need to be paid to the funeral director by your family or estate. If the actual third party costs are less than the allowance in your plan, no refund will be made to your estate.

### Optional guarantee for third party costs

For an additional £200, you can choose to guarantee that third party costs will be covered if you die within five years from when your plan is fully paid. This option is not available for burial or if you are paying by low cost instalments or fixed monthly payments.

If you make payment in full and you choose the optional guarantee, third party costs will be covered if you die within five years of your plan start date. If paying by 12 monthly payments, third party costs will be covered if you die within five years of your plan being fully paid. If you die before all payments have been made, the balance must be paid in order for the guaranteed services within your plan to be covered.

This guarantee means that if you die within the specified period, the third party costs incurred in conducting your funeral will be fully covered and there will be nothing more to pay for the funeral services included within your plan. If you die after the specified guaranteed period, your additional payment of £200 will be transferred into your third party costs allowance. If the third party costs are higher than the allowance included in your plan, the additional costs will need to be paid at the time of your funeral by your family or estate. Please refer to the terms and conditions for more information.

## What do our plans not cover?

### Extra services

Our plans do not cover any extra services you might ask for that are not included in the table on page 2, such as flowers or additional cars. An additional charge will need to be paid for any extras and we will let you know this before we process your plan.

### Other charges

Extra charges for your funeral plan may be asked for when, for example:

- You move home and the funeral director may charge additional costs due to an increase in their transportation costs
- You move home and a new funeral director is appointed who may require additional costs
- The funeral and/or the place from which your body is collected is more than 25 miles from your funeral director's premises
- You or your family choose a crematorium which is more than 15 miles from your funeral director's premises
- The duration of your funeral service at a local cemetery or crematorium is significantly longer than average or at a venue that has additional hire costs over and above the officiant's fee
- You die outside of the UK, to cover the costs of bringing you back to an airport or port in mainland UK

Golden Charter will not apply extra charges to your funeral plan without your agreement.

### Burial plots

None of our plans include the purchase of a burial plot.

## How can I pay for my plan?

### Payment in full

- You can pay with a single one-off payment and your payment will be paid into the Golden Charter Trust
- Your plan will be in place once we have sent you your membership pack and this is usually within 30 days of us receiving your application
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249
- Optional third party cost guarantee: for an additional £200, you can guarantee that third party costs will be covered if you die within five years of the plan start date. Not available with burial.

### 12 monthly payments

- Pay a minimum deposit of £49 plus 12 monthly payments by Direct Debit into the Golden Charter Trust. You can also reduce your monthly payment by paying a higher deposit
- You will be fully covered at the end of the payment term
- If you die before all payments have been made, the outstanding balance will be requested from your family or estate. Alternatively, the plan may be cancelled and we would refund any payments made less the cancellation fee of £249
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249
- Optional third party cost guarantee: for an additional £200, you can guarantee that third party costs will be covered if you die within five years of the plan being fully paid. Not available with burial.

## Low cost instalments

- The low cost instalment option is payable by monthly Direct Debit into the Golden Charter Trust over an agreed term of between two and 30 years, depending on your age when you take out the plan
- You will be fully covered at the end of the payment term if all payments have been made
- Payment breaks are available after 12 months of payments
- If you die before 12 months of payments have been made, all the money you have paid will be returned to your estate
- If you die after 12 months of payments have been made, but before all the payments have been made, the balance will be requested from your estate so that your funeral may still be carried out
- If you wish to cancel after 30 days but within 12 months, we'll refund the payments you've made less a cancellation fee of £249
- If you stop paying after 12 months, your plan will remain in place. When you die, the funeral director will receive all the money you have paid in, less a £249 cancellation fee, as a contribution towards your funeral
- Paying by low cost instalments will result in you paying more for your funeral plan than if you had chosen to make payment in full or by 12 monthly payments

## Fixed monthly payments

A fixed monthly payment for life or until age 90. Available if you are aged between 50 and 80 and a UK resident.

- Pay a fixed monthly payment by Direct Debit based on your age (at time of application) and choice of funeral plan
- Payable for life or until the age of 90
- This option is available if you are aged 50 to 80
- Your payments will be paid to a UK life assurance company and managed by them
- You will be fully covered after two years' consecutive payments, however you must continue to make your payments to be covered
- If you stop making your payments and the outstanding amount is not paid within 30 days then we will cancel your funeral plan and you will not get any money back
- The total payable could potentially be higher than if you had chosen to pay in full, by 12 monthly payments or low cost instalments

As well as covering the delivery of your funeral as per the terms and conditions of your plan your plan price includes a one-off £249 administration fee which we receive to cover the cost of setting up, managing and administering your funeral plan.

## Can I choose the funeral director?

You choose the funeral director you purchase the plan through. If you complete the application yourself, we will make every effort to make sure your chosen funeral director accepts your plan, however, this is not always possible. If this is the case, we will contact you to tell you this and discuss another choice of funeral director.

## What if the chosen funeral director can't perform my funeral?

If the funeral director can't do this we will select another funeral director to carry out your funeral arrangements as detailed in your plan.

## What happens if Golden Charter can't provide the funeral I have chosen?

We are a Registered Provider of funeral plans with the Funeral Planning Authority (FPA). This means that you will be covered by the protections available through the FPA's regulations. The FPA pledges to customers that, in the unlikely event of a Registered Provider going out of business, the other Registered Providers shall work together and look at ways in which the FPA might help in arranging delivery of the funerals of customers affected.

## How do you make sure that my plan pays for my funeral?

Once your plan is paid for (or after two years' consecutive payments if paying by fixed monthly payments), the plan is guaranteed to cover the funeral director's services in your plan. Your money is paid into the Golden Charter Trust or paid to a UK-based life assurance company for the fixed monthly payments option.

The Golden Charter Trust is separate from Golden Charter and is run by an independent Board of Trustees. Their role is to manage the Trust's funds for our plan holders in order to deliver the future payments to funeral directors. The Trust can make payments to Golden Charter to allow us to run our funeral planning business and look after the administration of your funeral plan until it is needed. If you would like further information regarding the Trust, please contact us or visit [www.goldenchartertrust.co.uk](http://www.goldenchartertrust.co.uk).

If you are paying by fixed monthly payments, your payments will buy a life assurance contract with Phoenix Life Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Can I change my mind and stop the plan?

For all payment methods, if you cancel within 30 days we will refund the payment you have made.

If you choose to make payment in full or pay by 12 monthly payments and you cancel after 30 days, you will receive a refund of payments made less a cancellation fee of £249.

If you are paying by low cost instalments and cancel after 30 days but before you have made 12 payments, you will receive a refund of payments made less a cancellation fee of £249. If you stop paying after 12 months, your plan remains in place and the funeral director will get the money you have paid in less a £249 cancellation fee as a contribution towards your funeral.

If you cancel after 30 days and pay by fixed monthly payments, you will not get anything back.

## Can I change my plan and my funeral arrangements?

You can make changes to your plan which don't incur additional costs, such as choice of music, at any time. It is possible for you to change to a different plan type or change the services included within your plan, but there would be additional costs payable by you. Please note, this is not possible when paying by fixed monthly payments. If you wish to discuss changes to your plan, please call us on 0800 833 800.

## What documents do you give me?

As a plan holder you'll receive a personalised membership pack, which includes a summary of your plan, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

## How do I contact Golden Charter?

Please write to our head office:

Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF

Call us on: **0800 833 800**

Email us at: **contact@goldencharter.co.uk**

Visit our website at: **www.yourfuneraldirectors.co.uk**

## How do I make a complaint?

If you're not happy with your funeral plan, call our Customer Resolution Team on **0800 171 2955**, write to us at our head office address for the attention of the Customer Resolution Manager or email **customer.resolution@goldencharter.co.uk**

If we can't resolve your complaint to your entire satisfaction then you should contact:

The Funeral Planning Authority Limited

Tel: **0845 601 9619** (calls cost 5p a minute plus your phone company's access charge)

Email: **info@funeralplanningauthority.co.uk**

## CANCELLATION FORM

If you wish to cancel you may use this form or contact us by phone, email or post using the details provided below.

If sending by post, please send to:

Customer Support, Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF

We recommend you obtain proof of postage.

Alternatively, you can email us at: **customersupport@goldencharter.co.uk**

Or phone us on: **0800 171 2955**

I/We [\*] hereby give notice that I/we [\*] cancel my/our [\*] contract of sale of a funeral plan/funeral plans (\*)

Ordered/Received on [\*] (please insert date below)

Plan number

Name of customer(s)

Address of customer(s)

Tel. number

Signature of customer

Reason for cancellation

Date

[\*] Delete as appropriate

