

Your Plan Details and Application Form



The Prepaid Funeral Plan



**CHOICE OF
3 PLANS**

Prepaid Funeral Plan Schedule

There are three Prepaid Funeral Plans to choose from. Each plan includes arrangements for a cremation funeral as specified in the plan, and once your plan is paid for, Dignity guarantees to deliver the services listed below, no matter how far in the future that may be.

The Guaranteed Services	The Amber	The Pearl	The Diamond
Advice and guidance on all aspects of the funeral	✓	✓	✓
Guidance on the registration of the death, and collection of all necessary paperwork for the funeral to proceed	✓	✓	✓
Transport of the deceased to the Nominated Funeral Director's premises (within a 20 mile radius, excluding ferry and air fares)	✓	✓	✓
Preparation and care of the body (embalming not included)	✓	✓	✓
Family viewing during normal business hours	✓	✗	✗
Family viewing during weekdays, by agreed appointment	✗	✓	✗
Family viewing any time, by agreed appointment	✗	✗	✓
The coffin (fully lined and fitted, gown included)	Simple coffin	Quality wood effect coffin	High quality veneer coffin
Funeral director and staff to attend service	✓	✓	✓
Provision of a hearse	✓	✓	✓
Limousine to transport family/mourners	✗	1 Limousine	2 Limousines
Funeral procession to go directly to the crematorium or burial site	✓	✗	✗
Funeral procession from home to place of worship and crematorium or burial site (service at a separate location before cremation or burial not included)	✗	✓	✓
Collection of charitable donations	✓	✓	✓
50 'thank you' cards	✗	✓	✓
24 hour telephone bereavement counselling	✓	✓	✓
The Guaranteed Cremation Services			
The cremation fee*	✓	✓	✓
Minister's or Officiant's fee*	✓	✓	✓

*Burials

If you would prefer a burial, the services marked with an asterisk are not covered by the guarantee. This is because burial costs vary widely across the country, so cannot be guaranteed in the same way as a cremation. Instead, a contribution of £1,200 (rising with inflation) will be made towards burial fees and any services provided by third parties (such as Minister's or Officiant's fees). Please refer to the Terms & Conditions for further information.

What's not included in your plan?

The table above details all the services included in your plan. Here are some examples of services not included in our plans, however this list is not exhaustive:

- Embalming, burial plot, memorial, headstone
- Minister's or Officiant's fee for a service at a different location before the cremation
- Flowers, catering or wake
- Any Doctor's fees or Coroner's fees
- Repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight to the Nominated Funeral Director
- Costs for removing artificial limbs and mechanisms, such as pacemakers
- Costs associated with changes in regulations, tax, laws or generally accepted practice which result in additional costs or affect the conduct of the funeral.

A note on Doctor's Medical Cremation Certificates

In May 2015, a change in Scottish law means that for deaths registered in Scotland there is no longer a requirement or charge for cremation funerals to receive a second Doctor's certification. Similar legislation is also being considered for the rest of the UK. In anticipation of this change we have removed Doctor's fees from our plans. If the Planholder were to pass away before any changes to the Death Certification and Coroners Reform Act are introduced into the rest of the UK, then Doctor's fees may still be payable. The Next of Kin or Personal Representative would need to pay these costs at the time of the funeral.

Key Features Summary

Dignity Prepaid Funeral Plan

About this Key Features Summary

This document is intended to provide you with a summary of the key features and benefits of the Dignity Prepaid Funeral Plan to allow you to assess whether it meets your requirements.

Please refer to the Plan literature and Terms & Conditions that accompany this document for full details on the Plan.

What is the Dignity Prepaid Funeral Plan?

Our Plan offers a choice of three Prepaid Funeral Plans, which let you pay for certain funeral costs in advance and include the main services for a funeral.

Who is Dignity Caring Funeral Services?

Dignity is the UK's leading provider of funeral plans. Dignity launched the UK's first nationally available funeral plan in 1985 and has helped over 675,000 people plan for their funeral in advance. Dignity plc is one of the UK's largest operators of Funeral Directors and crematoria and is a British company listed on the London Stock Exchange.

Who is the Prepaid Funeral Plan for?

You can have a Dignity Prepaid Funeral Plan if the person who the funeral is for is aged 50 or over and the funeral is to take place in mainland Great Britain, Northern Ireland, Jersey, Isle of Man or Isle of Wight.

What will the Prepaid Funeral Plan provide?

The Dignity Prepaid Funeral Plan will provide the guaranteed services included in the Plan through a Dignity Nominated Funeral Director when the time comes. Provided that the Plan is paid for in full there will be nothing further to pay for the guaranteed services covered by the Plan.

All Plans guarantee to cover the following services:

Funeral Director Services;

- Advice and guidance on all aspects of the funeral including the registration of the death and collation of all necessary paperwork for the funeral to proceed
- Transport of the deceased to the Nominated Funeral Director's premises within 20 miles
- Preparation and care of the body
- The coffin provided within the selected Plan
- Funeral Director and staff to attend service
- Provision of a hearse
- 24 hr telephone bereavement counselling.

Third Party Cremation Costs;

- The cremation fee
- Minister's or Officiant's fee up to the maximum amount recommended by the Church of England Stipend Authority.

Dependent on the Plan chosen, the following are also guaranteed:

- Family viewing by appointment or at any time
- Limousines to transport the mourners
- Transport to place of worship prior to cremation or burial
- 'Thank you' cards.

Burial Funerals

- If burial is chosen, the Plan will include a contribution of £1,200 towards third party burial costs in place of the guaranteed Third Party Cremation Costs listed above. We will increase the value of the £1,200 contribution each year in line with the Retail Prices Index (RPI) inflation to help it keep pace with rising costs.

What won't the Prepaid Funeral Plan provide?

The Plans do not include:

- Embalming
- The cost of special requests such as memorials, flowers, catering, newspaper obituaries etc.
- Transport of more than 20 miles from the Nominated Funeral Director. Any charge for additional miles will be payable to the Dignity Nominated Funeral Director at the time
- The cost of removal of mechanisms such as pacemakers (which must be removed before a cremation)
- Costs for conducting the funeral, burial or cremation on a weekend, at an unusual hour or public holiday
- Any additional charges that are passed to us due to changes in regulations, tax, laws or generally accepted practice
- The cost of repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man
- Any Doctor's fees and Coroner's fees.

Other Plan limitations include:

- If the Plan is paid for by instalments and the funeral is required before the final payment has been paid, your Funeral Organiser would have to pay the outstanding instalment balance at the time of the funeral
- Any taxes. Value Added Tax is not currently charged on a funeral service. However, if this or any other tax becomes chargeable on a funeral service or part of it, your Personal Representative must pay the tax at the time of the funeral.

What are the prices of the Plans?

Dignity's Prepaid Funeral Plans are designed to meet our customer's different requirements and budgets. For example you can make a single payment or spread the cost of your Plan over 12 monthly instalments. The prices for these options are:

	Single Payment	12 Monthly Instalments (There is no extra charge for 12 monthly instalments)
Amber	£3,535	£294.58 per month
Pearl	£3,885	£323.75 per month
Diamond	£4,285	£357.08 per month

Longer instalment terms up to 10 years are available should you wish to spread the cost of the Plan. Please note that plans purchased over a period greater than 12 months will incur an additional fee. Prices stated are valid from the 1st December 2015 to the 30th November 2016.

How can I pay?

Payment methods include Credit or Debit Card, Cheque and Direct Debit. You can pay for your Plan, over the telephone by speaking with one of our advisors or, by enclosing payment with your paper application form.

How is the money I pay protected?

The money that you pay for your Plan is paid directly into the National Funeral Trust. The National Funeral Trust is completely separate and legally independent from Dignity.

- The Trust is run by Managing Trustees, the majority of whom are independent of Dignity
- PricewaterhouseCoopers conduct an annual actuarial valuation of the Trust Fund, which determines if there is enough money in the Trust Fund for Dignity to meet its liabilities and promises to Planholders
- Ernst & Young are the appointed auditors and conduct annual audits of the Trust's accounts
- The Trust adheres to the rules of the Funeral Planning Authority, who receive copies of the Trust's accounts and valuations and other information it requests.

What happens to the money in the Trust Fund?

All the money you pay for the Plan goes straight into the Trust Fund's bank account. From the money held in the Trust:

- Dignity is paid an allowance for the marketing, administration and lifetime customer management of the Plan
- There are annual costs for Trust management services, audits, valuations and other scheme expenses
- An amount from each Plan is retained in the Trust to help the Trust maintain a surplus so it can better withstand unexpected rises in funeral costs or better cope with poor investment returns
- The remaining balance is available to pay the Dignity Nominated Funeral Director, after the funeral has taken place, who agrees to provide all the guaranteed services for this sum

Dignity publishes a Report on the National Funeral Trust annually and it is available upon request.

What happens if there is not enough in the Trust to pay for the funeral?

In the unlikely event that the Trust does not have enough money to cover the future cost of funeral services promised to Planholders, Dignity would still honour the guarantees made to Planholders. Dignity owns a nationwide network of Funeral Directors and crematoriums and even in extreme circumstances should still be able to meet the promises made to Planholders.

What happens if Dignity goes out of business?

The money for your funeral would still be protected because it is legally separate from Dignity. In the unlikely event that we were to go out of business it may however mean that we would be unable to provide the funeral we had promised to provide. If this happened the Managing Trustees of the Trust would work with the remaining Nominated Funeral Directors, and where necessary seek to appoint new Nominated Funeral Directors, to continue to provide services to Planholders.

We are a registered provider with the Funeral Planning Authority and in this scenario other Registered Providers would co-operate in the delivery of the Authority's "Pledge to Customers" by which the other Registered Providers will examine the ways in which they might assist in delivering the funerals of customers of the insolvent Registered Provider.

What will I be sent after I apply for a Plan?

Once your Application Form has been received, your Plan will be set up within 14 days and you will be sent your Planholder's Pack. This will contain confirmation of the Plan you have purchased, the amount you have paid, what is covered, details of the Funeral Director and how to claim. It will also contain a pack to be given to your Funeral Organiser.

What happens if I move home?

You must inform us so we can update our records. If you have moved to a new area we may need to allocate a new Nominated Funeral Director. There is no charge for this, as your Plan is portable, and all the Plan guarantees will still be honoured.

Can I choose my Funeral Director?

We will allocate a Funeral Director to your Plan, which we refer to as the Nominated Funeral Director. We currently have a network of over 1,180 owned or approved Funeral Directors throughout the UK. If you would like to check if your Plan can be allocated to a specific Funeral Director please contact us before you purchase. We may change your Plan to a different Nominated Funeral Director if required.

What happens if the Nominated Funeral Director goes out of business?

If this were to happen, Dignity would re-allocate your Plan to a new Nominated Funeral Director. All the guarantees made in your Plan would still stand and you would not be charged any additional fees.

How to claim

When the person who the Plan is for passes away the Funeral Organiser should telephone Dignity direct at any time 24 hrs a day on 0800 033 4714. Alternately they can call or visit the Nominated Funeral Director, whose contact details will be confirmed in the Planholder's Pack.

What happens if my family or representative doesn't use the Plan?

If the Plan is not found until after the Planholder's funeral is arranged, or if your Next of Kin or Executor chooses not to use the Plan, they can cancel the Plan and receive a refund of the original amount paid for the Plan less the £395 cancellation fee.

Cancellation

You can cancel your Plan at any time. To receive a full refund of any payments made you must cancel the Plan within 28 days from the date you receive your Planholder's Pack and Agreement. We will charge a fee of £395 for cancellations after 28 days. Refunds will be completed within 14 days of the request being received.

If you wish to cancel your Plan tell us either by completing and returning the form included in the Planholder's Pack we send you, or otherwise tell us by:

- Post: Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
- Telephone: 0800 033 4714
- Email: planinfo@dignityuk.co.uk

How to make a complaint

If you wish to complain please contact our Client Liaison Officer who will acknowledge your complaint within 2 working days and will do their utmost to ensure any complaint is dealt with as quickly as possible. Contact details are as follows:

- Client Liaison Officer, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
- Telephone: 0800 731 0655
- Email: clientrelations@dignityuk.co.uk

Regulation

Dignity is a Registered Provider with the Funeral Planning Authority, the professional body that oversees the operation of registered funeral Plan companies. If you are dissatisfied with the response from us you can make a complaint to them. Their details are:

- Telephone: 0845 601 9619 (calls to this number cost 5p a minute plus your phone company's access charge)
- Email: ceo@funeralplanningauthority.co.uk
- Web: www.funeralplanningauthority.com

The Dignity Prepaid Funeral Plan is not a regulated financial services product and as such is not regulated by the Financial Conduct Authority or covered by the Financial Services Compensation Scheme.

Law

English law applies to this agreement.

This Key Features Summary applies to Dignity Prepaid Funeral Plans purchased from 1st December 2015.

Need to Contact us?

If after reading this document you have any questions here are our contact details;

- Post: Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
- Telephone: 0800 033 4714
- Email: planinfo@dignityuk.co.uk

Please see the Terms & Conditions for further details.

Your Application Form

If you are aged 50 or over you will be accepted to the Plan.

Prices valid until 30th November 2016.

Agency Number:

IFA Agent Name:

1. Details of the Proposed Planholder

Please fill in the details of the person that the plan is for:

Title: Mr/Mrs/Miss/Other:

Forename(s):

Surname:

Address:

Postcode:

Email:

Date of Birth:

Telephone No. (inc. local code):

2. Your Name and Address if Different from Opposite

Please tick here and fill in your details below if you are applying for someone else
See Section 7 overleaf for further details if this applies.

Title: Mr/Mrs/Miss/Other:

Forename(s):

Surname:

Address:

Postcode:

Email:

Date of Birth:

Telephone No. (inc. local code):

Relationship to Planholder

3. Your Choice of Plan and Preferred Payment Period

Choice of 3 plans	Single payment	12 equal monthly payments <small>There is no extra charge for 12 monthly payments</small>	60 equal monthly payments <small>There is an extra charge for 60 monthly payments</small>
The Amber	<input type="checkbox"/> £3,535.00	<input type="checkbox"/> £294.58 a month	<input type="checkbox"/> £68.00 a month (Total £4,080.09)
The Pearl	<input type="checkbox"/> £3,885.00	<input type="checkbox"/> £323.75 a month	<input type="checkbox"/> £74.73 a month (Total £4,484.06)
The Diamond	<input type="checkbox"/> £4,285.00	<input type="checkbox"/> £357.08 a month	<input type="checkbox"/> £82.42 a month (Total £4,945.73)

For other payment options call 0800 033 4714.

4. Method of Payment (please indicate which is your preferred payment method)

Payment by Cheque or Postal Order
(made payable to: National Funeral Trust)

Payment by Direct Debit (please complete Section 5)
(Payments are debited on the 25th day of the month, or the nearest working day after that)

Payment by Credit/Debit Card



If you would prefer to pay by Credit/Debit card, please tick here and enter your full telephone number in Section 1. For your security, Dignity's Client Service Centre will call you for your details.

5. Instruction to your Bank or Building Society to Pay by Direct Debit

Capita Trust Company Limited Re National Funeral Trust: Please fill in the whole form using a ballpoint pen and send it to: National Funeral Trust (c/o Dignity), 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP.

Name and full postal address of your bank or building society

To: The Manager Bank / building society

Address:

Postcode:

Name(s) of account holder(s)

Bank / building society account number.

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Branch sort code

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Service user number

9	2	0	1	4	9
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Reference

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Instruction to your bank or building society.

Please pay Capita Trust Company Limited Re National Funeral Trust Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Capita Trust Company Limited Re National Funeral Trust and, if so, details will be passed electronically to my bank/building society.

Signature(s):

Date:

6. Choice of Funeral Type

Please indicate if you would prefer: Cremation Burial Undecided

If a burial is required, please note that Dignity is unable to guarantee the cost of a burial as prices vary significantly from region to region. Instead, the plan price includes a contribution of £1,200 which rises in line with inflation. You may wish to contribute an additional amount. If you require a burial, please call Dignity on 0800 033 4714^ to discuss requirements. Please see the Terms & Conditions for full details.

7. Signature and Date

I wish to apply for the plan as described in the brochure provided with this application and having read the Key Features Summary and subject to the Terms & Conditions. I understand that I can cancel my plan within 28 days and receive a full refund. If I wish to cancel my plan after this time a £395 cancellation fee will be deducted from the money refunded.

Please note, the signature below needs to be the person filling out this form, so if you are applying on behalf of someone else, please sign your name, not theirs. All correspondence relating to the plan will be sent to the address of the person signing this form.

Signature	<input type="text" value="X"/> Sign here	Date	<input type="text"/>
Print Name	<input type="text" value="X"/>		

Data Protection Act 1998

Once you have purchased a funeral plan, Dignity will process your personal information for the purpose of administering your Plan and this may involve contacting you by mail or phone call to inform you of any information relevant to your Plan.

Please tick if you do not wish to be kept up to date on other products and services brought to you by Dignity or other relevant third parties .

[†]By giving us your email address, you're agreeing to be kept up to date by email on products and services from Dignity or other relevant third parties.

You may obtain a copy of your personal information held by Dignity by writing to: Data Protection Officer, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. A fee, not exceeding the statutory maximum, may apply.

If you have any questions, call us FREE on 0800 033 4714^ and we will be happy to help

Please use the postage paid envelope provided to return this form to us or post to:

Freepost RSKG-UTRX-YXCT, Dignity Pre Arrangement Ltd, Sutton Coldfield, West Midlands B73 6AP

The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT registered No. 486 6081 14.

Registered Office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP. Telephone No. 0121 354 1557. Fax No. 0121 355 8081.

Part of Dignity plc. A British company. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority.

To ensure we can process your application quickly, please check that you have:

- Completed the details overleaf of the person whom the plan is for (Section 1)
- If applying for a friend or relative – completed your personal details (Section 2) as well as the details of the Planholder (Section 1)
- Selected your plan and the payment period (Section 3), i.e. single payment or one of the monthly instalment options
- Ticked your preferred payment method (Section 4) and:
 - If paying by Credit or Debit Card, included your telephone number
 - If paying by cheque, signed and dated it (cheques should be made payable to: **National Funeral Trust**)
 - If paying by Direct Debit, completed the Instruction overleaf (Section 5)
- Signed and dated the form above (Section 7)

Terms and Conditions

Dignity Prepaid Funeral Plan

The Dignity Prepaid Funeral Plan (the 'Plan') provides the funeral services set out in the Amber Plan, Pearl Plan and Diamond Plan as long as you make all of the payments in accordance with the detail set out in your Plan.

Definitions

In these terms:

"Additional Special Requests Form" means the form, which we will send to you after we have received your Application for the Plan, which allows you to notify us of any alternative or additional Special Requests;

"Agreement" means the written agreement between us made up of the Application, the Funeral Plan Schedule, Funeral Plan Services Document and these Terms and Conditions;

"Application" means the Application form you have completed and either returned by post, submitted online via a website or portal or completed over the telephone;

"Funeral Plan Schedule" means the schedule setting out all the details of your Plan, which we will send to you once we have received your Application for the Plan;

"Funeral Plan Services Document" means the document setting out the details of the services which are guaranteed by the Plan, which we will send to you once we have received your Application for the Plan;

"Inflation" means a sustained increase in the general level of prices for goods and services measured as an annual percentage increase in line with the Retail Prices Index;

"Instalment Charge" means the additional payment included in the price of any Plan where instalments are being paid over a term beyond 12 months;

"Key Features Summary" means the document summarising the key features and benefits and exclusions and limitations of the Prepaid Funeral Plan to allow you to assess whether it meets your requirements;

"Nominated Funeral Director" means the Funeral Director, the details of which are set out in the Funeral Plan Schedule, or such other Funeral Director as we may appoint to carry out your chosen funeral;

"Personal Representative" means your Personal Representative(s) after your death, as defined by the Administration of Estates Act 1925;

"Plan" means the Funeral Plan you have chosen, as governed by the Agreement;

"Planholder" means the person named in the Funeral Plan Schedule whose funeral is covered by this Plan;

"Price Guarantee" means the price guarantee in respect of the Nominated Funeral Director charges or any cremation funeral costs indicated as guaranteed in the Agreement;

"Special Requests" means any personal wishes as to how you would like your funeral performed which have been notified to us in your Application, Additional Special Requests Form, by email, in writing or over the telephone;

"Trust" means the Trust described in more detail in the "Care of your Money" section below;

"we" or **"us"** or **"our"** refer to Dignity Pre Arrangement Limited and our details are set out below; and

"you" or **"your"** or **"applicant"** means the person applying for the Plan.

Do You Qualify For This Plan?

This Plan is available to Planholders who are aged 50 or over at the date of application.

This Plan covers the cost of certain funerals provided they are conducted in mainland Great Britain, Northern Ireland, Jersey, Isle of Man or Isle of Wight. The funeral must be conducted in the territories mentioned above. The Plan does not cover the costs of repatriation.

Your Plan

Payment

As the purchaser of this Plan, the rights and benefits set out in this Agreement accrue to you and you are responsible for making payments to us in accordance with this Agreement.

If you have named a different person as the Planholder on the Application, the rights and benefits set out in the Agreement will nevertheless accrue to you and not to the Planholder.

What The Plan covers

What your Plan includes

Subject to these Terms and Conditions, and as set out below, details of the services guaranteed by your Plan are set out in the Funeral Plan Services Document.

Once you have fully paid the amounts set out in the Plan, we promise to cover these goods and services at no further charge to your Personal Representative. This Price Guarantee only applies to the services set out in the 'What the Plan Covers' section.

Your Nominated Funeral Director

Your Plan covers the services of the Nominated Funeral Director to provide the goods and services described in your Agreement after receipt by us of the Application. If any of the goods or services, which are to be directly provided by the Nominated Funeral Director, are not available at the time of the funeral we will provide an alternative of at least equal quality and value at no further charge.

If your Personal Representative does not agree to the alternative arrangements, we may cancel the Plan and refund to your estate any monies due less a £395 cancellation fee.

We will appoint the Nominated Funeral Director to carry out your chosen funeral. If the Nominated Funeral Director cannot for any reason perform your funeral, we will appoint an alternative Nominated Funeral Director for you. Please note that we reserve the right to appoint a different or new Nominated Funeral Director to carry out your chosen funeral for any reason. We will inform you before we do so.

Change of Address

The Plan provides for your funeral to be carried out by the Nominated Funeral Director. You must notify us at the address shown at the end of this document of any permanent change of address so that, if appropriate, we will appoint an alternative Nominated Funeral Director for you.

Cremation Services

If you choose or have chosen a cremation funeral as part of your Plan, the price you have paid for your Plan will cover:

1. The cremation fee charged by the crematorium. We reserve the right to select the crematorium used. This will usually be a crematorium close to and normally used by the Nominated Funeral Director. The cremation fee does not include any additional charges made by the crematorium, for example, any cost payable to the crematorium for use of an organist.
2. The Minister of Religion or Officiant's fee, up to the maximum amount recommended by the Church of England Stipend Authority.

In the unusual event that the Minister or Officiant charges more than the recommended amount, then you or your Personal Representative will be responsible for paying that additional amount to the Nominated Funeral Director.

Burial Funeral

If you require a funeral with burial, your Nominated Funeral Director will arrange certain services which are provided by third parties, for example, the provision of a burial plot, digging a new plot or opening an existing grave, and cemetery fees and fees for a Minister of Religion or Officiant may also be payable. However, as the cost of these services varies widely throughout mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight, therefore your Plan does not guarantee to cover these costs.

Your Plan contains a contribution towards these burial costs and other third party costs. The current rate is £1,200, which will rise in line with Inflation. We will advise your Personal Representative of the value of the burial contribution at the time of arranging the funeral.

If the contribution towards burial costs does not cover the actual burial costs in full your Personal Representative will be required to pay the additional sum at the time of the funeral. Where the actual burial cost is less than the value of the contribution towards burial costs, we will either repay the difference to your Personal Representative, or put it towards other funeral costs incurred at the time.

What the Plan does not cover

The Plan includes the services described in the Funeral Plan Schedule, which forms part of the Agreement.

The cost for other services, for example a memorial, headstone, flowers, and catering are not included in the

Plan. If you would like to make a provision for services not already included in your Plan you may do so by making a contribution towards these costs. We will then make sure the value of that contribution increases in line with Inflation.

However, if that contribution does not cover the then current rate for those goods or services, you or your Personal Representative must pay the difference between the value of your contribution (adjusted for Inflation) and the actual cost at the time of the funeral. Where the actual cost is less than the value of your contribution we will repay that difference to you or your Personal Representative.

Any fees payable to Doctors or a Coroner for the issue of death or cremation medical certificates, or Coroners certificates will not be included in your Plan and if they are charged for they will need to be paid for separately at the time of the funeral.

Your Special Requests

You may ask for Special Requests for your funeral, but if these incur additional costs they will fall outside the Plan and will not be covered by the Price Guarantee. Once you have notified us of any Special Requests, we will send you a Special Requests Certificate confirming these Special Requests. Your Special Requests will be used as a guide for your Personal Representative and the Nominated Funeral Director. You are entitled to make a contribution payment towards the cost of any Special Requests and any contribution you do pay towards Special Requests will be increased each year in line with RPI inflation. But we do not guarantee that your contributions will cover the cost of all of the Special Requests. Your Personal Representative will be advised of the value of this contribution at the time of arranging the funeral. If you have any queries please call Dignity Pre Arrangement Limited on 0800 033 4714.

There are a number of common requests which incur additional costs which are not included in the Plan. These might include (but are not limited to):

- an additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday;
- a religious or other service where the venue charges for the use of that venue, heating, an organist, choir, etc;
- if the crematorium charges extra for music, choir or an organist, or any other services (including any levies).

Extra Charges

Save in respect of any service specified as paid for in the Agreement we may charge reasonable extra amounts for the following requirements:

- the removal of mechanisms such as pacemakers (which must be removed before a cremation);
- any Doctor's or Coroner's fees that the Funeral Director is asked to pay on your behalf;
- providing a funeral which is not a normal funeral service;
- conducting the funeral, burial or cremation on a weekend, at an unusual hour or public holiday; or
- any adjustments to prices that reflect the additional cost to us of any change in regulations, tax, laws or generally accepted practice, and affect the conduct of the funeral.

Repatriation and Transport

This Plan does not cover the costs of repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight to the Nominated Funeral Director.

If we need to transport the Planholder to or from a distance of more than 20 miles of the proposed funeral site, crematorium or burial place or if we need to incur ferry or air fares, we may charge you reasonable additional costs, less any contribution towards the cost of travel specified in your Plan.

Care of your Money

All payments you make are passed to the Royal Exchange Trust Company Limited as custodian trustee of the National Funeral Trust (the "Trust") to be held in accordance with the Trust deed of the Trust. Following the transfer of Royal Exchange Trust Company Limited to Capita plc, some activities are carried out by Capita Trust Company Limited under a Power of Attorney.

Payments are made out of the Trust to us for funerals when they are performed, and for the cost of offering, selling and administering the Plans, and for refunds to Plan purchasers.

Instalment Payments

If you choose to pay for your Prepaid Funeral Plan by instalments the following rules will apply:

If you choose to pay by instalments of more than 12 months

Where instalments are being paid over a term beyond 12 months an Instalment Charge is required because the Trust does not have all the money to invest at the Plans inception.

If the Planholder dies before all of the instalment payments for the Plan have been paid

We will provide the funeral in accordance with this Agreement. However, your Personal Representative will be responsible for paying the outstanding instalments due at the time of the funeral.

If you fail to pay all of your instalment payments

If any instalment is not paid within 60 days of its due date, the Price Guarantee in your Plan will lapse. However, provided that the Plan has not been cancelled, your Personal Representative may request, and we may agree, to arrange for the funeral to be carried out by the Nominated Funeral Director. The cost of the funeral will then be charged at the Nominated Funeral Director's then current market rate and we will credit any instalment payments already made towards the cost of the funeral.

For these purposes the value of the payments made will be increased annually in line with Inflation, from the date on which the Price Guarantee has lapsed to the date of the funeral. Your Personal Representative will be liable to pay the difference between the amounts paid (subject to Inflation) and any outstanding amount to the Nominated Funeral Director.

If any instalment is not paid within 60 days of its due date and the Plan has not been cancelled, you may reinstate the Plan by restarting payment. However, the total amount payable for the Plan will be increased to the then current price of the Plan you have chosen. We will take account of payments already received, increased by Inflation from the date the Plan lapsed, and we will adjust future instalments accordingly.

Cancellation

You have 28 days from the date you receive your Agreement to decide that the arrangements you have made meet your requirements and that you do not wish to cancel your Plan. If you do decide to cancel your Plan, you must:

- notify us by completing and returning the cancellation form entitled "Notice of the Right to Cancel" which will be included with the documents that make up your Agreement or
- otherwise notify us in writing, by telephone or by email;
 - Dignity Pre Arrangement Limited, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
 - 0800 033 4714
 - planinfo@dignityuk.co.uk

Any notification of cancellation should specify all of the following details: (i) the Plan number; (ii) the full name

and address of the Planholder (iii) the Planholders date of birth; and (iv) a telephone number and/or email address for contact purposes should there be any issue with the cancellation. There will be additional security questions where the Plan is cancelled by telephone or by email.

Provided we receive such notification within 28 days of entering into the Agreement, we will refund all the money you have paid within 14 days of us receiving notification of cancellation.

If you wish to cancel your Plan after the Cancellation Period, we will refund any money you have paid, less a cancellation fee of £395, within 14 days of us receiving notification of cancellation. In the event that the Plan is not used and cancellation is requested after the death of the Planholder we may require additional information from the person cancelling the Plan before we can complete the cancellation.

Any refund will be made to the person who originally paid for the Plan or to the Planholder's estate.

We may cancel your Plan by giving notice to you if:

1. an instalment remains unpaid more than 60 days after it is due;
2. a Funeral Director is appointed independently by you who is not a Nominated Funeral Director;
3. the funeral is to be conducted outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man or Isle of Wight; or
4. the funeral cannot be performed because of circumstances outside our control or outside the control of the Nominated Funeral Director (for example war, terrorism, or riot).

If we cancel the Plan, we will refund any money you have paid, less the £395 cancellation fee, and we will have no further obligations to provide the benefits set out in the Plan. The Plan is designed to cover funeral costs and is not an investment product, and we will not pay interest on money refunded.

Value Added Tax ("VAT")

VAT is not currently charged on a funeral service. However, if VAT or any other form of tax becomes chargeable on a funeral service or part of it in the future, you or your Personal Representative must pay the VAT or additional tax at the time of the funeral.

If you are paying for any Special Request as part of your Plan then any third party suppliers who provide those goods or services may charge VAT, which we will pay and recover from you, or your Personal Representative.

The Agreement

Once we have confirmed your Application for the Plan, the following documents all make up the Agreement:

- your Application
- the Funeral Plan Schedule
- the Funeral Plan Services Document
- the Key Features Summary
- these Terms and Conditions

Please keep these documents in a safe place for the attention of your Personal Representative. You are advised to discuss your funeral arrangements with the person who will be your Personal Representative.

These documents together make up the Agreement concerning your funeral arrangements. Anything which is not documented in writing in the Agreement will not be effective. If there is any ambiguity between the documents, the terms set out in this document take precedence over the others. English law shall apply to this Agreement. If anything in this Agreement is invalid or unenforceable, then this Agreement will be interpreted as if that part were modified or deleted to make it valid and enforceable, and the rest shall remain in force.

If we fail to exercise or delay in enforcing our rights (such as our right to cancel the Plan in the event of unpaid instalments), such failure or delay will not restrict our rights to do so, and a waiver of any such rights or of any breach of any term will not be deemed to be a waiver of any other right or any later breach.

You may propose a change to the Plan, but no change will take effect unless it is agreed in writing. If you wish to change your Plan then this will take effect through a new Agreement. Please call Dignity Pre Arrangement Limited on 0800 033 4714 if you wish to change the terms of your Plan.

The Agreement is personal to you and may not be assigned (transferred) or made the subject of any trust, mortgage or charge given as security for any obligation to any third party. Only you or your Personal Representative is entitled to claim the rights or benefits set out in this Agreement. The Nominated Funeral Director may also claim the rights or benefits set out in this Agreement. Otherwise, no other person (including the Planholder or their Personal Representatives) has any right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this Agreement. This does not affect any other rights these people may have. These Terms and Conditions apply to all Plans entered into from 1/12/2015.

How To Make A Complaint

We make every effort to excel in the service we provide. However, if you feel we have not met your expectations, please contact our Client Liaison Officer who will acknowledge your complaint within 2 working days and will do their utmost to ensure any complaint is dealt with as quickly and efficiently as possible.

Contact details are as follows:

Client Liaison Officer
4 King Edwards Court
King Edwards Square
Sutton Coldfield
West Midlands
B73 6AP

Telephone: 0800 731 0655

Email: clientrelations@dignityuk.co.uk

If you are dissatisfied with the response from us you can take the matter further. Dignity Pre Arrangement Limited is registered with the Funeral Planning Authority (FPA), an independent organisation whose Code of Practice we follow.

The FPA can be contacted by

- Telephone: 0845 601 9619 (calls to this number cost 5p a minute plus your phone company's access charge)
- Email: ceo@funeralplanningauthority.co.uk
- Web: www.funeralplanningauthority.com

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Capita Trust Company Limited Re National Funeral Trust will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Capita Trust Company Limited Re National Funeral Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Capita Trust Company Limited Re National Funeral Trust or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
 - If you receive a refund you are not entitled to you must pay it back when Capita Trust Company Limited Re National Funeral Trust asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

[†] Calls may be monitored or recorded for training and quality purposes. Calls to 0800 numbers are free of charge whether made from a landline or mobile phone. Telephone lines to the Dignity Client Service Centre are open 24 hours a day, 365 days a year. The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT Reg. No. 486 6081 14. Registered Office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands, B73 6AP. Tel: 0121 354 1557 Fax: 0121 355 8081. Part of Dignity plc. A British Company. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority.