

Peace of mind with a
pre-paid funeral plan
through us

Reduce the
worry for
loved ones



Taking out a funeral plan is one of the most thoughtful and caring things you can do

Plan ahead for peace of mind

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be.

By taking some time now, you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to have your funeral arrangements in place.

A pre-arranged funeral plan is a simple way of reducing worry for your loved ones.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, making funeral arrangements in advance needn't be distressing.

Make provision for funeral costs

The funeral plans we offer cover your selected funeral director's costs. As long as the original firm carries out the funeral and your requirements don't change, your loved ones won't be asked to pay more for your funeral director's costs when the time comes.

You can also include a contribution towards third party costs such as the fees for cremation or interment,

doctors' fees (if applicable) and payment to an officiant. Please refer to the questions and answers overleaf and the Terms and Conditions for more information.

Make financial provision today

What happens to my money?

The value of the plan (excluding the initial administration fee and any instalment charges) is held in a whole of life assurance policy and ring-fenced for your funeral when the time comes.

The money is made immediately available at the time of need and the funds cannot be used for anything other than your funeral for total peace of mind.

A choice of services to suit you

Everyone has their own ideas about the funeral they would like. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.



Peace of mind for you and your family

Whether you want a funeral that celebrates your life or something more simple, a funeral plan lets you:

- Pre-arrange all the details of your funeral and reduce the worry for loved ones
- Make financial provision for your funeral
- Make your funeral wishes known in advance
- Choose from a range of funeral services with flexible payment options
- And, it's easy to apply with no medical questions

Reduce worry and protect your loved ones with a pre-paid funeral plan



Questions and answers

There are a number of funeral plans to choose from and it can be difficult to know which is best for your needs and budget. There are a few things to ask before buying a funeral plan:

Q. Who is eligible?

UK residents aged 18 or over can take out a plan. If paying by instalments of two years or more, eligibility criteria applies - please refer to the Terms and Conditions for more information. There are no medical or health questions to answer.

Q. Can the plan include special wishes?

Yes, you can add special wishes and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

Q. Can I buy a funeral plan for someone else?

Yes, many of our customers choose to do this.

Q. What happens if I move to a different part of the country?

If you move, you should be able to transfer your plan to a funeral director near your new home. However, there may be additional costs depending on local prices. Please refer to the Terms and Conditions for details or speak to a member of the team for more information.

Q. Does the plan cover the entire cost of the funeral?

The plan covers the funeral director's costs listed in the plan details as long as your requirements don't change and your selected funeral director carries out your funeral.

The plan can also include an allowance towards third party costs such as the fees for cremation or interment, doctors' fees (if applicable) and payment to an officiant. These costs are outside of our control. If these costs, as listed in the plan details, are not covered by the plan value at the time of need, there will be a balance to pay. Please refer to the Terms and Conditions for more information.



Q. Can I pay for my plan by instalments?

Yes, you are able to pay over a range of periods. Please refer to the Instalment Q&A and the Terms and Conditions for more information. Eligibility criteria applies and there's an additional cost for paying over two or more years. Your funeral director will be able to provide you with a personalised quote.

Q. Can I change my funeral plan arrangements?

Yes, you can make changes to your plan after you have taken it out and fully-paid for it. Just let us know what you wish to change. There may be an additional cost if you add new features and services to your plan.

Q. Can I cancel my plan?

Yes, you can cancel the plan at any time before a claim being made. If you cancel within 30 days of receiving your welcome booklet, the person who paid for the plan will receive a full refund. If you cancel after that, the person who paid for the plan will receive a refund of the original amount, less the administration fee. For instalment plans, if you cancel in the first 12 months a full refund will be paid. If you cancel after that, the administration fee and any payments to insure the plan will be deducted from the refund.

Q. What happens if I die abroad?

The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this.

Please refer to the Funeral Plan Summary and Terms and Conditions for full details.

About Ecclesiastical Planning Services

Ecclesiastical Planning Services works with funeral directors across the country. It is part of the Benefact Group which is a family of award-winning, specialist financial services businesses that, from its profits, gives to good causes in order to transform lives and communities.



Ecclesiastical's office in Gloucester

Recognised by the
National Association
of Funeral Directors
for treating customers
fairly (2024)



Get in touch

For help with any aspect of funeral planning or to find out more about pre-arranged funeral plans get in touch today.



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