

Golden Charter Funeral Plans Key Features Document

This document is designed to help you decide which funeral plan and payment method is best for you. It also provides you with information about what is included in the price of your plan and what your family or estate will have to pay for at the time of your funeral.

This document summarises the main features and benefits of our plans and should be read in full in conjunction with our payment information sheet, terms and conditions, application form and brochure, before taking out a plan. Please keep these documents in a safe place.

What is a Golden Charter Funeral Plan?

You choose the funeral plan you want and pay for the funeral director's services included in your plan at today's prices. Depending on the type of plan purchased, an allowance is included 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?

Base plan

This is our lowest priced option if you're looking for a basic funeral plan. The Base Plan includes the funeral director's services and a simple coffin but doesn't include an allowance towards any essential third party costs.

Standard Plan

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

Select Plan

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

Premier Plan

The Premier 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.

Age Requirements

If you pay by Single Payment or Instalments by Direct Debit over 12 months, there are no age restrictions.

If you pay by Low Cost Instalments you must be under age 78 when we accept your plan. Restrictions apply to the period of time you can take your plan over, dependent on your age when we accept your plan.

If you pay by Fixed Monthly Payments you must be a UK resident and between the ages of 50 and 80 when you take out a plan.

What do our plans cover?

The table below details the funeral director's services included in each plan.

Service	Base	Standard	Select	Premier
Advice and guidance on all aspects of the funeral arrangements	✓	✓	✓	✓
Advice on the certification and registration of the death and related documentation	✓	✓	✓	✓
The coffin	Simple	Simple	High quality	Superior
Taking the deceased to a resting place within a 15 mile radius	During office hours	During office hours	✓	✓
Care of deceased prior to burial or cremation (excluding embalming)	✓	✓	✓	✓
Use of chapel of rest or service rooms	✓	✓	✓	✓
A hearse to local cemetery or crematorium	✓	✓	✓	✓
Limousines	X	X	One	Two
Family viewing during office hours	X	X	✓	✓
A list provided to the family of mourners who sent flowers	X	X	X	✓
Confidential assistance with bereavement counselling	Advice book	Advice book	✓	✓

All plans include a professionally drafted Will. If you already have an up-to-date Will, you can give the Will included in your plan to a family member or a friend. Your Will is available for up to six months after our acceptance of your funeral plan application. Please see the terms and conditions for more information.

All plans, apart from the Base Plan, include an allowance towards third party costs.

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

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 two, 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.

Third Party Costs

If the amount in your plan for third party costs does not fully cover these then the extra will need to be paid at the time of your funeral by your family or estate. Any fee payable to doctors for the issue of a cremation medical certificate is not covered by the allowance for Third Party Costs.

Other Charges

Extra charges for your funeral plan may apply when:

- a change has been made to your funeral plan, for example if you move home and the funeral director charges additional costs as a result, or a new funeral director is appointed who requires extra costs.
- the funeral and/or the place from which your body is collected is more than 15 miles from your funeral director's premises closest to your home address.
- you choose a crematorium which is more than 15 miles from your funeral director's premises.
- the duration of your funeral service is significantly longer than average.
- you die outside of the UK, to cover the costs of bringing you back to an airport or port in mainland UK.

Burial Plots

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

How much do our plans cost?

We have four different payment methods and more information, including prices, can be found in our Payment Information Sheet included within the information pack.

Single Payment

You can pay with a single one-off payment, the price of which is shown on our Payment Information Sheet. From your payment, Golden Charter will receive funds to provide your Will. Your plan will be in place when we have sent you the membership pack and this is usually within 30 days of receiving your application.

Instalments over 12 months

You can pay by instalments by Direct Debit over 12 months at no additional charge. If you pay in this way, you need to pay a deposit and you will pay the price shown on our Payment Information Sheet. Your deposit will be used to provide your Will. You will be fully covered once you have made your final payment within our agreed timescale. If you die before that, the outstanding balance will need to be paid up for your funeral plan to be in place.

Low Cost Instalments

You can pay by instalments by Direct Debit over an agreed period of between two and 30 years, depending on your age, and there is an instalment charge which is included in your monthly payments. If you choose this payment type you pay a minimum deposit of £49 and you must continue making the monthly payments throughout the agreed payment term. You will be fully covered once you have made your final payment within our agreed timescale. You will be entitled to receive your Will services once you have made three monthly payments.

If you die before all the instalments have been paid, the balance will be requested from your estate so that your funeral may still be carried out. However, if you die within the first 12 months of the plan, we can return the money paid by you to your estate but your funeral won't be carried out as part of your plan.

Payment breaks are available after you have made 12 payments.

If you stop paying after 30 days but within 12 months, you won't receive any money back. If you stop paying after 12 monthly payments have been made, the money will be retained by us and paid to the funeral director minus a £399 administration fee, and the balance will be requested from your estate.

Fixed Monthly Payments

You can pay by Fixed Monthly Payments by Direct Debit and your payments will be used to buy a life assurance policy. If you pay in this way, you need to continue paying until your 90th birthday or until you die, whichever is sooner. Your plan is in place once you have paid each monthly payment for two years. If you die within the first two years of the plan, we will return 120% of all payments made to your funeral director as a contribution towards funeral costs and your family or estate pays the rest. Depending on how long you live, the total cost of the funeral when you die may be less than the total payments made.

Can I choose the funeral director?

Yes, 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?

We will do what we can to make sure that your chosen funeral director carries out the funeral services included in your funeral plan. If the funeral director is unable to do this we will select another funeral director to carry out your funeral arrangements.

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, but only for your funeral services and not for your Will. 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 the customers affected.

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

Your payments are protected and are guaranteed to cover the funeral director's services included 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 Payment option. Golden Charter will receive funds for the provision of Will services from the Trust.

The Golden Charter Trust is separate from us 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. If you would like further information regarding the Trust, please contact us.

If you are paying by Fixed Monthly Payments, your payments will buy a life assurance policy with AXA Wealth Limited who are 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 your plan is paid by Single Payment or 12 Monthly Instalments and you cancel after 30 days, you will pay 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 not get anything back. 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 £399 administration 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?

If you make a change to your funeral plan such as moving home, this might have a cost impact and you may need to either pay extra to your chosen funeral director at the time of your funeral or change your funeral director. We will select a new funeral director and make reasonable efforts to make sure the new funeral director takes the plan at the original price. However, they might require extra at the time of your funeral to accommodate your wishes. We will write to you with an estimate of any extra costs.

What documents do you give me?

Once you've arranged your plan, we may call you to make sure that you're happy with your choices. You'll also receive a membership pack, which includes a summary of your plan and a personal membership card for you to carry in your purse or wallet. Once all your payments have been received (or after two years' consecutive payments if paying by Fixed Monthly Payments), you'll receive two plan certificates – one for you and a spare certificate to give to your next of kin.

Our Will writers will produce a first draft of your Will which will be sent to you for approval. If you are happy and agree with the Will content, return it to us and we will send you a final copy which will need to be signed and witnessed before you return it to us. Depending on how you decide to pay we will either store your final Will or return it to you.

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:
The Customer Resolution Manager, Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF.
We recommend you obtain proof of postage.

Alternatively, you can email us at:
customer.resolution@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 on [*]/received on [*] (please insert date below)

Name of customer(s)

Address of customer(s)

Signature of customer(s) (only if this form is notified on paper),

Date

[*] Delete as appropriate

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.goldencharter.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 Resolutions 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**

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

The Funeral Planning Authority will not consider complaints relating to Will services.

Recommended by



Golden Charter 
Later Life Planning
