

### What documents do you give me?

You'll 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.

### 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**

### 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**

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

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

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# Golden Charter Funeral Plans Key Features Document

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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 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?

### Value Plan

This is our lowest priced option if you're looking for a basic funeral plan. The Value Plan includes the funeral director's services, a simple coffin and an allowance towards third party costs. There is no funeral procession included in this plan. The funeral director will choose the date and time of the funeral and the funeral service can only be held at the place of burial or cremation.

### 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 Golden Charter 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 pay by Single Payment or Instalments by Instalments 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.

## 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 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 contract with AXA Wealth 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 your plan is paid by Single Payment or Instalments Over 12 Months 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 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.

## 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 2976

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)

Plan Number

Name of customer(s)

Address of customer(s)

Tel Number

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

Reason for cancellation

Date

[\*] Delete as appropriate

## What do our plans cover?

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

Service	Value	Standard	Select	Premier
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* (typical examples)	Wood effect	Plain veneered	Panelled veneered	Solid wood
Transportation of 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	✓	✓	✓	✓
The funeral service at a local cemetery, church or crematorium	At the place of burial or cremation only	✓	✓	✓
Choice of date and time of funeral	✗	✓	✓	✓
Funeral procession from home to funeral location	✗	✓	✓	✓
A hearse to local crematorium or cemetery	✓	✓	✓	✓
Limousines	✗	✗	One	Two
Family viewing	During office hours	During office hours	Any pre-arranged time	Any pre-arranged time
A list provided to the family of mourners who sent flowers	✗	✗	✗	✓
Confidential assistance with bereavement counselling	Advice book	Advice book	✓	✓
Allowance for third party costs	£700	£940	£940	£940

\* Your funeral director will provide further guidance on the types of coffin available within your plan

All plans include a professionally drafted Will. If you already have an up-to-date Will, you can gift 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.

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 £100, 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 if you are paying by Low Cost Instalments or Fixed Monthly Payments.

If you are paying by Single Payment 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 Instalments Over 12 Months, 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 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 and the third party costs are higher than the allowance included in the 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:

- There has been a change to your funeral plan such as you moving home and, in this instance, the funeral director may charge additional 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 15 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 church, 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 cost of bringing you back to an airport or mainland UK.

## Burial plots

None of our plans include 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 our information pack.

## Single Payment

You can pay with a single one off payment and you pay the price shown on our Payment Information Sheet. 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.

## Instalments Over 12 Months

You can pay by instalments by Direct Debit over 12 months. If you pay in this way, you need to pay a deposit and you will pay the price shown on our Payment Information Sheet. 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 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 need to pay a deposit 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. Payment breaks are available after you have made 12 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.

If you stop paying after 30 days but within 12 months, we will refund the money you have paid minus a £249 cancellation fee.

If you stop paying after 12 monthly payments have been made, the money will be kept by us and paid to the funeral director minus a £249 cancellation 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. If you pay in this way, your plan is in place once you have made 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?**

If your preferred 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 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 customers affected.