

# Key Features of Golden Charter Funeral Plans

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?'

## Who can buy a Golden Charter Funeral Plan?

Our plans are available to everyone normally residing in England, Wales, Scotland and Northern Ireland, regardless of age and state of health.

## Are there any age restrictions?

If you choose the single payment or 12 monthly payment option, there are no age restrictions.

If you pay by the low cost instalment option 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 the fixed monthly payment option you must be aged between 50 and 80 when you take out a plan.

## What type of plans do we offer?

### Value Plan

This is our lowest priced option if you're looking for a simple 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.

## What do our plans cover?

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

Funeral director services	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*	Basic	Simple	High Quality	Superior
Collection and transportation of the deceased to the funeral director's premises (within a 25 mile radius)	Within working hours	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

### Additional benefits

An allowance included for third party costs	<b>£800</b>	<b>£1,100</b>	<b>£1,100</b>	<b>£1,100</b>
A list provided to the family of mourners who sent flowers	✗	✗	✗	✓
24-hour funeral director telephone support for the bereaved	✓	✓	✓	✓
Transportation to the funeral director's premises if death occurs whilst on holiday in mainland UK	✓	✓	✓	✓

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

## Third party costs

Plans include an allowance for third party costs such as 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

When you take out your plan, 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 burials or if you are paying by the low cost instalment or fixed monthly payment options.

If you make a 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 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 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 3, 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, due to an increase in their transportation costs, the funeral director may charge an additional amount
- 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

It is important you keep your personal details up to date with Golden Charter. By notifying us of any changes, we can update your plan and notify you if there are any additional charges.

### **Dying outside of the UK**

Plans do not cover repatriation back to the UK should you die overseas. We recommend that your travel or medical insurance includes cover for transportation back to a UK mainland port or airport. However, your plan does cover transportation back to the funeral director's premises should you die whilst on holiday in mainland UK.

### **Burial plots**

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

## **How can I pay for my plan?**

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 option**

- 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 plan documents 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

### **12 monthly payment option**

- Pay a minimum deposit of £49 plus 12 monthly payments by Direct Debit into the Golden Charter Trust
- Your plan will be in place at the end of the payment term
- If you die before all payments have been paid, the outstanding balance will be requested from your family or estate
- If you wish to cancel after 30 days, we'll refund the payment you've made less a cancellation fee of £249

### **Low cost instalment option**

- Your monthly payment depends on the term – the number of years you wish to spread the cost over – and your choice of plan
- There are restrictions on the maximum length of your payment term, depending on your age when we accept your plan
- 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.
- There is a 4% instalment charge included within the monthly payments

- You need to pay a minimum deposit of £49 and continue making monthly payments throughout the agreed term
- Your plan will be in place at the end of the payment term if all payments have been made
- Payment breaks are available after 12 payments have been made
- 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 monthly payments have been made, but before all the payments have been paid, either (1) all sums paid by you less our cancellation fee of £249 or, if less, (2) the total cost had you chosen to pay by the single payment option will be kept by the Trust and used as a contribution towards the cost of your funeral services. If you or your estate pay the outstanding balance when your funeral is carried out, the benefits of your funeral plan will still be available. If the outstanding balance is not paid when your funeral is carried out, the benefits of your funeral plan will not be available.
- 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
- Your plan cannot be cancelled after 12 months. If you stop paying after 12 months, your plan will remain in place and no refund will be made. When you die, the funeral director will receive all the money you have paid in, less a £249 administration fee, as a contribution towards your funeral
- Paying by low cost instalments will cost more than if you had chosen to pay by single payment or by 12 monthly payments.

### **Fixed monthly payment option**

- 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 covered for your funeral director's services after two years' consecutive payments, however you must keep making payments to remain covered
- 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
- The total payable could potentially be higher than the cost of your funeral plan
- If you stop making payments you get nothing back

Please call us on 0800 171 2077 for full details of the fixed monthly payment option.

### **Administration Fee**

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 Golden Charter receives to cover the cost of setting up, managing and administering your funeral plan.

## Can I choose the funeral director?

Yes, we will make every effort to appoint your plan to your chosen funeral director; however, this is not always possible. If this is the case, we will contact you to tell you 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 perform your funeral we will select another funeral director to carry out your funeral arrangements as detailed in your plan.

## 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 the fixed monthly payment option), 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 payment option.

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. 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 the fixed monthly payment option, 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.

## 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.

## 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 a single payment 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, no refund will be made. Your plan will remain in place and the funeral director will get the money you have paid in less a £249 administration fee as a contribution towards your funeral.

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

# Cancellation Form

If you wish to cancel your Golden Charter Funeral Plan, please complete and return the form below 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:

**contact@goldencharter.co.uk**

Or phone us on: **0800 833 800**

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Please cancel my contract of sale  
of a funeral plan

Ordered on/received on  
(please insert date below)

Plan number

Name of customer

Address of customer

Tel. number

Signature of customer

Reason for cancellation

Date





## 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. If you choose the Standard, Select or Premier Plan, it is possible for you to change to a different plan type or change the services included within your plan but there may be additional costs payable by you. Please note, this is not possible when paying by the fixed monthly payment option. If you choose the Value Plan and you wish to make changes to services such as adding limousines, you would need to change to a different plan type and there would be additional costs payable by you. 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 plan documents folder, which includes a summary of your plan, your funeral director's details, your plan holder certificate and a personal membership card for you to carry in your purse or wallet.

## How do I contact Golden Charter?

Call us on: **0800 833 800**

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

Please write to our Head Office:

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

## How do I make a complaint?

If you're not happy with your funeral plan, call our Customer Resolution Team on **0800 833 800**, write to us at our Head Office address for the attention of the Customer Resolution Team or email **contact@goldencharter.co.uk**

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

The Funeral Planning Authority Limited

Tel: **0345 601 9619** (calls are inclusive in allowances from landlines and mobiles or otherwise charged at geographic rate)

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