

Prepaid Funeral Plan Key Features Summary

About this Key Features Summary

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

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

What is the Prepaid Funeral Plan?

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

Further information on Plans can be found in the Plan comparison table on pages 8-9 of the "A simple way..." Prepaid Funeral Plan brochure.

About Dignity

Dignity is one of the UK's leading providers of funeral plans. Dignity launched the UK's first nationally available funeral plan in 1985 and has helped nearly 1 million 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 Funeral Plan for?

You can have a 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 Wight or Isle of Man (Limited Plan not available on the Isle of Man).

What will the Funeral Plan provide?

The 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. Please note, the guaranteed services are subject to the provisions on page 3 about the treatment of the trust fund, and what would happen if Dignity were to go out of business.

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 50 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
- Telephone bereavement advice and support

Third Party Cremation Costs;

- The cremation fee
- Fee for a Minister or an Officiant equal to the amount paid for a standard funeral service at the crematorium or cemetery as listed in the Church of England Table of Parochial Fees.

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

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

If burial is chosen, the Plan will include a contribution of £1,220 towards third party burial costs in place of the guaranteed Third Party Cremation Costs listed above. We will increase the value of the £1,220 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, or headstones, flowers, wake, newspaper obituaries etc.
- Transport of more than 50 miles from the Nominated Funeral Director. Any charge for additional miles will be payable to the Dignity Nominated Funeral Director at the time. In the event transport over 50 miles is required, your next of kin should contact Dignity who can provide advice on the additional mileage charges.
- The cost of removal of mechanisms such as pacemakers (which must be removed before a cremation)
- Costs for conducting the funeral 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 (Limited Plan not available on the Isle of Man)
- Any Doctor's fees and Coroner's fees
- The burial plot (unless the £1,220 burial contribution is enough to cover the full cost of the chosen plot)

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 balance at the time of the funeral. Please refer to the Terms and Conditions for the full details of the Instalment payments
- 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. Please remember, tax rules may change.

Limited Plan limitations:

- There is a restricted choice from approximately 800 Funeral Directors
- You may not make any financial contribution payments towards the costs of any Special Requests
- A restricted choice of date and time for the funeral will be available. Typically this means that with the Limited Funeral Plan the service will take place before 10.30am or after 3.30pm Tuesday–Thursday
- Not available on the Isle of Man.

What are prices of the Plans?

Dignity's Prepaid Funeral Plans are designed to meet our customers' 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*
• Limited - £2,995	£249.58 per month
• Amber - £3,395	£282.91 per month
• Pearl - £3,750	£312.50 per month
• Diamond - £3,995	£332.91 per month

*There is no extra charge for 12 monthly instalments

An Instalment Charge is payable by you if you pay over a term beyond 12 months because the Trust does not have all the money to invest at the Plan inception. Please see application form or speak to your adviser for the total plan price.

The prices listed above are the full plan price and are valid as at 18/12/19. Prices are subject to review by Dignity. If at the point of application the Plan price has changed for any reason, we will advise you of this before we set up your plan and there will be no obligation for you to continue.

Longer fixed instalment terms up to 25 years are available provided that all payments over any instalment term longer than 12 months are completed by the 85th birthday of the eldest person named on the plan and the instalment term does not exceed the maximum term available.

How can I pay?

Payment methods include Credit or Debit Card, Cheque and Direct Debit. You can pay for your plan online, 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, all 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
- The appointed auditors 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.

We publish 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.

The extent of this co-operation will be at the discretion of the individual Plan Providers.

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 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. For the Amber, Pearl, and Diamond Plans there are over 1,200 Nominated Funeral Directors and for the Limited Plan there are approximately 800 Nominated Funeral Directors across 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 hours a day on **0800 171 2747**. We are available 24 hours a day, 365 days a year.

This single phone call is all that is needed to put your Plan into motion. We will contact the Nominated Funeral Director and provide them with the details of your Plan and your Funeral Organiser. The Nominated Funeral Director will then get in touch with the Funeral Organiser to finalise all of the arrangements.

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 £99 cancellation fee. To ensure the Plan is used please share the Funeral Organiser pack with your next of kin.

Cancellation

You can cancel your Plan at any time. To receive a full refund of any payments made you must cancel the Plan within 90 days from the date you receive your Planholder Pack and Agreement. We will charge a fee of £99 for cancellations after 90 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 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 171 2747
Email: planinfo@dignityuk.co.uk

Regulation

Dignity is a Registered Provider with the Funeral Planning Authority (FPA), the professional body that oversees the operation of registered funeral plan companies.

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 and protected by the Financial Services Compensation Scheme.

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 Relations Department 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. Our Client Relations Department can be contacted as follows:

Address: Client Relations Department,
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 make a complaint to the FPA.

Their details are:

Telephone: 0345 601 9619
Email: info@funeralplanningauthority.co.uk
Web: www.funeralplanningauthority.com

The FPA when handling complaints uses one of the approved Alternative Dispute Resolution providers and you can gain direct access to them by using the FPA contact details provided.

Law

English law applies to this agreement. This Key Features Summary applies to Dignity Prepaid Funeral Plans purchased from 18/12/19.

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 171 2747
Email: planinfo@dignityuk.co.uk

Please see the "A simple way..." Prepaid Funeral Plan Brochure and the Terms and Conditions for further details.

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

All calls to 0800 numbers are free whether made from a landline or mobile. Calls may be recorded for monitoring and quality purposes.

