

The Post Office Money[®] Pre-Paid Funeral Plan Key Features Summary

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About this Key Features Summary

This document is intended to provide you with a summary of the key features and benefits of the Post Office Money® Pre-Paid Funeral Plan to allow you to assess whether it meets your requirements.

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

Who provides the Post Office Money Pre-Paid Funeral Plan?

Post Office Money® Pre-Paid Funeral Plan is provided by Dignity Pre Arrangement Limited, a subsidiary of Dignity Plc. A company registered in England No. 1862158, VAT Reg. No. 486 6081 14. Registered office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP.

Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority, an independent organisation whose Code of Practice they follow.

What is the Post Office Money Pre-Paid Funeral Plan?

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

Who is the Post Office Money® Pre-Paid Funeral Plan for?

You can have a Post Office Money® Pre-Paid 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 Man or Isle of Wight.

What will the Post Office Money® Pre-Paid Funeral Plan provide?

Post Office Money® Pre-Paid 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.

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 Directors 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
 - 24 hr telephone bereavement counselling.
- 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 guaranteed:

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

Burial Funerals

- 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, flowers, catering, 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
 - The cost of removal of mechanisms such as pacemakers (which must be removed before a cremation)
 - Costs for conducting the funeral, burial or cremation 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
 - Any Doctor's Fees & Coroner's fees.
- 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
 - Any taxes. Value Added Tax ("VAT") 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.

What are the prices of the Plans?

Post Office Money® Pre-Paid 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 (There is no extra charge for 12 monthly instalments)	24 Monthly Instalments (There is an extra charge for 24 monthly instalments)
Essential	£3,495	£291.25 per month	£154.01 per month
Standard	£3,875	£322.91 per month	£170.76 per month
Premium	£4,135	£344.58 per month	£182.22 per month

Prices valid as at 15th December 2017.

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.

How can I pay?

Payment methods include Credit or Debit Card, Cheque and Direct Debit. You can pay for your Plan at your local Post Office branch, online, over the telephone by speaking with one of our advisors or, by enclosing payment with your paper Application Form.

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's 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?

Dignity will allocate a funeral director to your Plan, which we refer to as the Nominated Funeral Director. Dignity currently have a network of over 1,200 owned or approved funeral directors throughout 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. Dignity may change your Plan to a different Nominated Funeral Director if required.

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 £195 cancellation fee.

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, the majority of whom are independent of Dignity
- Ernst & Young are the appointed auditors and conduct annual audits of the Trust's accounts
- 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 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.

Dignity publish a Report on the National Funeral Trust annually and this is available upon request.

What happens if the Nominated Funeral Director goes out of business?

If this were to happen, Dignity would 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.

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 as it is legally separate from Dignity. In the unlikely event that Dignity were to go out of business it may however mean that Dignity would be unable to provide the services it 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, with the aim of continuing to provide services to Planholders. Dignity is a registered provider with the Funeral Planning Authority. In this scenario other Registered Providers would co-operate in the delivery of the Authority's "Pledge to Customers" by which, in the event of the insolvency of a Registered Provider, the other Registered Providers will examine the ways in which the Authority might assist in arranging delivery of the funerals of customers of the insolvent Registered Provider.

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 Funeral Plan documentation and Agreement. We will charge a fee of £195 for cancellations after 90 days. Refunds will be completed within 14 days of the request being received.

If you cancel your Plan tell us by completing and returning the form included in your Planholder Pack we send or otherwise tell us, by:

- Post: Post Office Money® Pre-Paid Funeral Plan, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
- Telephone: 0800 033 4303+
- Email: pol-clientrelations@dignityuk.co.uk

How to make a complaint

If you wish to complain please contact our Client Liaison Officer who will acknowledge your complaint within 2 working days and will do their utmost to ensure any complaint is dealt with as quickly as possible. Contact details are as follows:

Client Liaison Officer, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP

Telephone: 0800 731 0655+

Email: pol-clientrelations@dignityuk.co.uk

You also have access to an Online Dispute Resolution (ODR) platform which is provided by the European Commission. It allows consumers to submit complaints through the site and the complaint will then be allocated to an approved and appropriate Alternative Dispute Resolution Provider (ADR). For more information on this service please visit <http://ec.europa.eu/consumers/odr>

The Funeral Planning Authority 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 above

Regulation

Dignity is a Registered Provider with the Funeral Planning Authority, the professional body that oversees the operation of registered funeral plan companies. If you are dissatisfied with the response from us you can make a complaint to them. Their details are:

- Telephone: 0845 601 9619 (calls to this number cost 5p a minute plus your phone company's access charge)
- Email: ceo@funeralplanningauthority.co.uk
- Web: www.funeralplanningauthority.com

Post Office Money® Pre-Paid Funeral Plan is not a regulated financial services product and as such is not regulated by the Financial Conduct Authority or covered by the Financial Services Compensation Scheme.

How to claim

When the person who the Plan is for passes away the Funeral Organiser should telephone Post Office Money® Pre-Paid Funeral Plans at any time, 24hrs a day on 0800 033 4303+. Alternately you can call or visit the Nominated Funeral Director, whose contact details will be confirmed in the Planholder's Pack.

Law

English law applies to this agreement.

This Key Features Summary applies to Post Office Money® Pre-Paid Funeral Plan purchased from 15th December 2017.

Need to Contact us?

If after reading this document you have any questions here are our contact details:

- Post: Post Office Money® Pre-Paid Funeral Plan, 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP
- Telephone: 0800 033 4303+
- Email: pol-clientrelations@dignityuk.co.uk

Please see the Terms & Conditions for further details.

*Calls may be monitored and recorded for training and compliance purposes. All calls to 0800 numbers are free of charge whether from a landline or mobile.