

# Pride Planning Ltd

## KEY FEATURES DOCUMENT

This document is designed to provide you with a summary of the key features and benefits of a Pride Planning Funeral Plan. It provides you with information of what is included in the price of your plan and what your family or estate must pay for at the time of your funeral.

It has been designed to help you assess whether the funeral plan and payment method you have chosen is best suited to your needs. This document should be read in full in conjunction with our terms and conditions and all other Pride Planning literature. Please keep this document in a safe place.

### CONTACT DETAILS

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### WHAT IS A PRIDE PLANNING PREPAID FUNERAL PLAN?

A prepaid funeral plan allows you to pre-pay for your funeral and the services, to protect you and your family against rising funeral costs, by fixing the cost at today's prices in your chosen funeral plan.

In addition to the funeral director's services, Pride Planning plans include an allowance, also referred to as disbursements, towards 3rd party costs and services, excluding the Pride Practical plan. This allowance will contribute towards costs that are not supplied by your funeral director. These additional costs include your burial or cremation and where necessary any recommended payments to a doctor and the person conducting your funeral service. Details of allowances and services included in your plan are detailed in the 'WHAT DO PRIDE PLANNING PLANS COVER' section.

### WHO IS ELIGIBLE TO HAVE A PRIDE PLANNING PREPAID FUNERAL PLAN?

All plans have a guaranteed acceptance with no health or age restrictions. You can have a prepaid funeral plan if your funeral is to take place in mainland Great Britain, Northern Ireland, the Isle of Man or the Isle of Wight.

The only limitations are;

- To have a Pride Planning plan, you must be at least 18 years old
- Where you choose to pay for your plan by monthly instalments, the balance must be paid in full by your 85th birthday
- We cannot accept your plan if you reside in the Channel Islands or Islands off mainland Scotland

## WHAT DO PRIDE PLANNING PLANS COVER?

All our plans guarantee to cover the funeral director's professional services which include at a minimum, but are not limited to;

OUR FUNERAL PLANS	Pride Practical	Pride Simplified	Pride Essential	Pride Plus
Attending to all necessary funeral arrangements	✓	✓	✓	✓
Removal of the deceased to funeral directors premises within normal working hours	✓	✓	✓	✓
Advice on certification and registration	✓	✓	✓	✓
Preparation and care of the deceased prior to funeral	✓	✓	✓	✓
Use of the chapel of rest for viewing arrangements	✓	✓	✓	✓
Coffin type	Standard	Standard	Standard	High quality
Attendance of the conductor and bearers	✓	✓	✓	✓
Provision of hearse and limousine direct to crematorium or cemetery	✓	✓	✓	✓
Following limousines	✗	✗	1	2
All funeral staff required to conduct the service	✓	✓	✓	✓
A list of mourners that sent flowers	✗	✗	✓	✓
Allowance towards third party costs; Cremation or Interment, Doctor and Minister costs	✗	£1,000	£1,000	£1,000
National Bereavement Service confidential bereavement counselling	✓	✓	✓	✓
National Bereavement Service legal and financial advice	✓	✓	✓	✓

*\*Please Note: All funeral plan prices are correct based on prices from May 2019.*

## WHAT DO OUR PLANS NOT COVER?

### All Plans - extra services

Our plans do not cover any extra services that are not outlined in the table, for example and are not limited to;

- Flowers
- Catering
- The wake

- Burial plots
- Additional or bespoke cars/transport
- Specialist coffin types
- Repatriation outside of the UK or conveyance where greater than 25 miles
- Embalming
- Removal of surgical items

Any additional services added to the plan or any special requests that have an associated cost, will be charged as an extra if pre-paying and will be payable in addition to the list plan price OR direct to the funeral director if added at the time of need.

### **Disbursements or third party Costs**

Disbursements are the payments associated with the funeral that the funeral director pays on your behalf. These include the cremation or cemetery fee, Doctor's fee and Minister's fee. Where your plan covers, disbursement costs up to an agreed limit, this allowance will increase annually from the anniversary of your joining date, in line with increases in the Consumer Prices Index (CPI).

There may be instances where the disbursement allowance does not fully cover the costs of the disbursements at the time of your funeral. This could happen if you live in an area where disbursement costs are high or rise much more than the increase in CPI.

If the actual disbursement allowance plus the annual uplifts of CPI set aside are less than the disbursements at the time of need; the balance will be payable direct to the funeral director by your nominated representative, family or estate.

### **Other Charges**

There may be additional charges payable to Pride Planning or the funeral director at time of need, which will be payable where the following events occur;

- The funeral and/or the place from which your body is to be collected is more than 25 miles from your funeral director's premises or outside of normal working hours
- You choose a crematorium which is more than 25 miles from your funeral director's premises
- The duration of your required funeral service is significantly longer than the average service and allocated time
- You pass away outside of the UK, to cover the costs of bringing you back to an airport or port in the UK (repatriation)
- Any additional charges that are passed to us due to changes in regulations, tax, laws or generally accepted practice
- If at the time of need your body does not fit the standard coffin sizes available and a specialist coffin is required. This also applies to extra funeral staff being required. The additional charges/services/goods will be discussed directly with the nominated representative, by the funeral director

The above list is not exhaustive, but in all instances any additional charges will be in agreement with you or your nominated representative, and are payable to the funeral director.

### **Burial Plots**

None of our plans cover the purchase of a burial plot, you will be required to arrange and pay for this directly. If you already have a burial plot or later purchase one, please make us aware and we will be happy to store the details of this information along with all of your other special requests.

## HOW MUCH DO PRIDE PLANNING PLANS COST?

Pride Planning's prepaid funeral plans are designed to meet our clients different requirements, wishes and budgets. All prices can be found in our welcome pack, including the price of your chosen plan, its repayment term and any monthly instalment amounts.

## HOW CAN I PAY FOR A PLAN?

You can make a single payment to pay the plan off in full or you may prefer to spread the cost of your plan over monthly instalments.

### Spreading the cost

Once you have paid your initial deposit, you may wish to spread the cost of your plan and pay by monthly instalments. This can be paid over an agreed period of between 12 and 120 months (1 and 10 years), depending on your requirements and your age.

For any plans paid over a period of 12 months (1 year) to 120 months (10 years), an instalment fee of 4.7% per annum will be payable annually from month one and will be included in your monthly payments. Any plans paid within the term agreed at the onset of 12 months or less, are instalment fee exempt.

## PAYMENT METHODS

We accept all major debit and credit cards (excluding AMEX), bank transfers, standing orders, giro or cheque payments. Should you wish to pay via bank transfer or standing order, the account information is as follows;

Bank:	Barclays Bank Plc
Account name:	Pride Planning Trust Ltd
Account number:	60482188
Sort code:	20-24-09

Please ensure that you include your plan reference and full name when making any payments.

## WHAT HAPPENS IF I PASS AWAY BEFORE I HAVE FINISHED PAYING FOR MY PLAN?

Your plan is not complete until we receive the last payment from you and your balance has been paid in full. If you die before the balance is paid in full, any remaining balance will become payable before the funeral services will be provided. Your nominated representative, or estate will need to pay this balance to complete the plan allowing for your funeral director to carry out their services as per your wishes.

If your nominated representative, pays the outstanding balance and completes your plan earlier than the planned term date, the future instalment fees due will be waived for the remainder of this period (where applicable subject to your repayment term).

## WHAT HAPPENS IF I MISS ANY PAYMENTS?

If you stop paying your monthly instalments part way through the term of your plan, you have up to 60 days to reinstate your payments, in agreement with the Pride Planning team.

Following this 60 day period if you do not re-commence payments within 60 days of the date of your first missed Instalment, Pride planning reserve the right to close your Plan.

## WHAT DOCUMENTS SHOULD I EXPECT TO RECEIVE FROM PRIDE PLANNING?

At the start of your plan and following receipt of your deposit you will be issued a welcome pack, this will contain;

- An acknowledgement letter and company brochure, which will confirm full details and prices of your plan
- Our Terms and Conditions
- Our Complaints Code of Practice
- This Key Features document
- **Your nominated representative form**
- **A special request form**
- **A standing order mandate (if applicable)**

Please can you ensure to read all literature in full and return all documents listed in bold above in the pre-paid envelope which has been provided.

After 30 days, you will receive your plan certificate pack which will contain;

- Your plan overview, including any known special requests
- Your certificate of entitlement x 2
- Information on how to register a death
- An important information form

Please keep all documents safe and ensure that your nominated representative has a copy or knows the location of them.

## CAN I CHANGE MY PLAN AND/OR MY FUNERAL ARRANGEMENTS?

Absolutely, this is your plan. If any of your special requests change, you would like to add to them or if there are any other changes about you, relevant to your plan, please update us by post, phone or e-mail. Once received, we will update your details and inform your funeral director of any changes.

If you wish to change your plan to include more or fewer services, we will be more than happy to conduct a plan review with you. Any review will consider the plan price list and charges prevailing at the time of your request and any money paid to date.

## CAN I CHOOSE OR CHANGE THE FUNERAL?

If you have a preferred funeral director, please let the team know as we will endeavour to secure your plan with them. We will make reasonable efforts to request that the funeral director agrees the plan and its services at the original price. However, we can't always promise this as they might require extra money to accommodate your plan, if so, we will inform you of any extra costs and review your plan accordingly.

If in the unlikely circumstances they will not accept your plan, in agreement with you we will allocate you a reputable funeral director from our approved and trusted panel.

## **HOW DOES MY NOMINATED REPRESENTATIVE CLAIM?**

When you pass away your nominated representative / personal representative should telephone the funeral director, details are included in your certificate of entitlement. Alternatively, they can call Pride Planning on 0800 014 9650.

## **HOW IS MY MONEY PROTECTED?**

All client monies are paid into the Pride Planning Trust. The Pride Planning Trust is an independent trust fund for funeral plan providers; Pride Planning Ltd and approved agents of Pride Planning Trust. The purpose of the trust is to safeguard client money. By being independent, client money is totally protected and when the time comes, the funeral directors will receive prompt payment direct from the trust.

The Pride Planning Trust is held by Barclays Bank Plc, and is managed by a majority independent panel of qualified Trustees, along with independent key professionals including international Fund Managers Investec and Quilter Cheviot, actuarial services provided by Embark Actuarial, award winning Chartered Accountants and Business Advisors Kay Johnson Gee (KJG LLP), and one of the UK's top law firms Pinsent Masons LLP. The Trustees manage the trust's funds on behalf of our plan holders and safeguard future payments to funeral directors.

## **WHAT HAPPENS IF MY FAMILY OR REPRESENTATIVE DOESN'T USE MY PLAN?**

If the plan is not claimed until after your funeral has been arranged or if your nominated representative or executor chooses not to use the funeral director allocated within your plan, they can by request of a refund and upon providing a copy of your death certificate, they will receive a refund of the original amount paid for the plan minus the cancellation fee.

## **CAN I CANCEL MY PLAN?**

To receive a refund of any payments made you must cancel the plan within the 30-day cooling off period quoted in your terms and conditions; clause 12. If you cancel your plan after the cooling off period you may be entitled to a refund of any monies paid, minus a £595 cancellation fee. Where you have paid less than the fee quoted, no refund is payable.

## **WHAT HAPPENS IF PRIDE PLANNING LTD CEASE TRADING?**

As all money paid towards your plan is paid into the secure trust account, the money for your funeral would remain protected as it is kept separate from Pride Planning Ltd.

In the unlikely event that Pride Planning was to close, it may unfortunately mean that Pride Planning wouldn't be able to provide the funeral services that we had initially promised to supply. If in the unlikely event of this happening the funds held in Pride Planning Trust would be protected and under the control of the

independent Trustees. If at this time you have not used your plan, the trust would fund the amount needed to cover the cost for your chosen funeral plan or if you have not yet paid for your plan in full the trust would pay the amount equal to the sum paid to date for the funeral plan, plus the Consumer Price Index growth from the date of inception of the Pride plan to the month of the time of need. Should there be insufficient funds to make all payments, then the Managing Trustees of the trust shall distribute the Trust Fund to all plan holders in shares proportionate to the sums paid by each plan holder.

Please be aware that as funeral plans are not regulated by the FCA, they are not covered by the Financial Services Compensation Scheme.

## **WHAT HAPPENS IF MY FUNERAL DIRECTOR GOES OUT OF BUSINESS?**

If this were to happen, Pride Planning would re-allocate your plan to a new funeral director. All agreed services included within plan would be honoured at no additional cost.

## **HOW TO MAKE A COMPLAINT?**

Contained within your welcome pack is our complaints code of practice, which outlines our complaints process. To make a complaint you can contact Pride Planning by either;

- by calling Us: 0800 014 9650
- by emailing Us: [info@prideplanning.co.uk](mailto:info@prideplanning.co.uk)
- in writing to:  
Pride Planning Ltd, National House, 80-82 Wellington Road, North Stockport, Cheshire, SK4 1HW