

# The Independent Way Funeral Plan from Golden Charter **Key Features Document**

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This document is designed to help you decide what to include in your tailored funeral plan and which payment method is best for you. It also provides you with information about 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 plan 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.

THE  
*Independent Way*

## What is the Independent Way Funeral Plan?

You choose the funeral you want and pay for your funeral director's services included in the plan at today's prices. The funeral director services you choose to include in your plan will determine the cost of your plan. There are some costs that are not within funeral directors' control and if selected by you, they pay for them on your behalf. Costs for your burial or cremation and, where necessary, the recommended payments to the person conducting your funeral service are not within your funeral director's control – these are called "third party costs". A description of typical funeral director's services is shown under "Example of what I can include within my plan".

## What type of plan do we offer?

The plan is tailor-made by your funeral director depending on your requirements.

## Who can buy the Independent Way Funeral Plan?

Anyone, as plans have guaranteed acceptance with no health restrictions subject to the following age restrictions.

### Age Requirements

If you pay by Single Payment or Instalments by direct debit 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 your payments will be used to purchase a life assurance policy and you must be a UK resident and between the age of 50 and 80 when you take out a plan.

## Example of what I can include within my plan

Funeral director's services are listed below:

Professional charges. These represent a high proportion of a funeral director's costs and include making all arrangements for cremation or burial.

Conveyance of the deceased from the place of death to the funeral director's premises, a chapel of rest or other suitable location.

Caring for the deceased and attending to the hygienic preparation necessary to allow viewing, if requested by family or friends.

Advice on the certification and registration of death and related documentation.

Provision of a hearse and other funeral vehicles.

Advice on bereavement counselling.

All plans cover the transport of your body to the chosen funeral director if you die away from home whilst on holiday in mainland United Kingdom.

## Third Party Costs

Example of third party costs which can be included in your plan and are beyond your funeral directors control:

Crematorium fee

Clergy/officiant's fee

Purchase of grave or lair

Cemetery fee; the opening of an existing or new grave for burial or interment of cremated remains

Hire of church or other venue

Fees of organist or soloist

Memorial, such as a headstone, entry in a book of remembrance or planting of a tree

Catering, floral tributes and newspaper announcements

If the amount you agree with your funeral director to include in your plan for third party costs does not fully cover these, then the extra will need to be paid at the time of your funeral by your family or estate.

## What do our plans not cover?

Extra charges for your funeral plan may be asked for when:

- there has been a change to your funeral plan such as you moving home and the funeral director may charge additional costs or a new funeral director is appointed who may require extra costs
- the funeral and/or the place from which your body is collected are more than 15 miles from your funeral director's premises closest to your home address
- you choose a crematorium which is more than 15 miles from your funeral director's premises
- the duration of your funeral service is significantly longer than average
- you die outside of the UK, to cover the costs of bringing you back to an airport or port in mainland UK.

A one-off plan administration fee is included in every plan. This covers all of Golden Charter's costs in setting up your plan, the work involved in the preparation of the funeral arrangements and your funeral director's appointment.

## How much does our plan cost?

As the plan is tailored to your requirements the cost will be presented to you by your funeral director at the time of purchase. We have four different payment methods and more information, including example prices, can be found in our Payment Information Sheet included within our brochure pack.

### Single Payment

You can pay with a single one-off payment and you pay the price agreed with your funeral director at the time of purchase. Your plan will be in place when 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 agreed at the time of purchase. 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 and your funeral carried out.

## Low Cost Instalments

You can pay by instalments by direct debit over an agreed period of between two and 20 years, depending on your age, and there is an instalment charge which is included in your monthly payments. If you pay this way you need to pay a deposit and you must continue paying the monthly payments throughout the agreed payment term. You will be fully covered once you have made your final payment within our agreed timescale.

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 you won't get your funeral.

Payment breaks are available after you have made 12 payments.

If you stop paying after 30 days but within 12 months, you won't receive any money back. 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 £199 administration 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. Your plan is in place once you have paid each monthly payment for two years. If you die within the first two years of the plan, we will return 120% of all payments to your funeral director as a contribution towards funeral costs and your family or estate pays the rest.

## What if the chosen funeral director can't perform my funeral?

If the funeral director can't do this we will choose another funeral director to carry out your funeral arrangements.

## 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.

Funeral plans are not covered by the Financial Services Compensation Scheme.

## 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.

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 who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct 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 12 monthly instalments and you cancel after 30 days, you will pay a cancellation fee of £199.

If you are paying by Low Cost Instalments and cancel after 30 days but before you have made 12 payments you will not get anything back. 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 £199 administration 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?

If you make a change to your funeral plan such as moving home, this might have a cost impact and you may need to either pay extra to your chosen funeral director at the time of your funeral or change your funeral director. We will select a new funeral director and make reasonable efforts to make sure the new funeral director takes the plan at the original price. However, they might require extra funds at the time of your funeral to accommodate your wishes. We will write to you with an estimate of any extra costs.

## What documents do you give me?

Once you've arranged your plan, we may call you to make sure that you're happy with your choices. You'll also 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.

## 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: **mailbox@goldencharter.co.uk**

Visit our website at: **www.yourfuneraldirectors.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 Resolutions 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**

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