

## PRE-PAYMENT PLAN APPLICATION FORM

### 1. PERSON TO BE COVERED BY THE PLAN (please complete in CAPITALS)

Title	Surname
First Name(s)	
Address	
Postcode	Date of Birth
Telephone No.	Email

### 2. YOUR NAME AND ADDRESS (only if you are buying a plan for someone else)

Title	Initials	Surname
Address		
Postcode	Telephone No.	

## Our Pre-Arranged Funeral Options

### SIMPLE

A cremation without a service time or attendance, which includes the collection\* of the deceased in a suitable vehicle from the place of death, the provision of a standard coffin with four handles, all 3<sup>rd</sup> party costs and the cremated remains supplied in suitable packaging to be collected from the facility.

**£1,695.00** final and inclusive price

### DISTINGUISHED

A cremation on a specified day (to be confirmed by your family) with attendance at a service, includes the collection\* of the deceased in a suitable vehicle from the place of death, the provision of a standard coffin with four handles to be placed on the catafalque in advance of the service, all 3<sup>rd</sup> party costs and the cremated remains supplied in suitable packaging to be collected from the facility. The service time slot is 1 hour\*\* (to include arrival and departure) and can be reserved on a day of your choice. Attendance is unlimited and additional services can be provided upon request at an extra cost if desired at the time of need.

**£2,595.00** final and inclusive price

### FLEXIBLE

As per Distinguished Option except a service to be booked at a time to suit your family at any non-Memoria crematorium of your choice throughout England or Wales. \*\*\*

**£2,995.00** final and inclusive price

\*The only circumstances where additional cost would be incurred is if a removal is needed from either a private residence or a nursing home or the deceased requires a coffin larger than 6' 3" x 24" (1.91m x 61cm). In both cases an additional charge would be made at the time of need. We only engage quality local funeral directors to work with us.

\*\* In the case of a Memoria Ltd crematorium only.

\*\*\* SIMPLE & DISTINGUISHED options relate to cremations taking place in a Memoria facility. FLEXIBLE option caters for families wishing to use a non-Memoria crematorium closer to their home. While we offer the same service guarantee for our services as we do with the first two Options, this cannot be extended to the selected crematorium in the case of FLEXIBLE option.

Please tick which option you would like:

SIMPLE                       DISTINGUISHED                       FLEXIBLE

How did you hear about us – please tick relevant box

Internet/Google:     Newspaper/Magazine:     Bereavement Service Publication:

Referred by friend/family:     Post Office/Doctors Advert:     Funeral Director:

3. PAYMENT AND SIGNATURE (Please select)

a) I enclose the total plan cost noted above

b) I enclose a deposit of £\_\_\_\_\_ which is equal to the first payment plus the management fee and I wish to pay the balance by monthly instalments over \_\_\_\_\_ months. (See table on the next page for monthly amounts)

I wish to purchase a funeral plan as above. I have read the terms of sale.

Signed \_\_\_\_\_

Date \_\_\_\_\_

# Terms & Conditions

## 1. General.

Low Cost Funeral Ltd (we, us or our) operate 'The Memoria Pre-arranged Cremation Plan' - 'The Plan'. The Plan allows you to arrange and make financial arrangements for the provision of your or another's cremation before death occurs. These terms and conditions apply to the Plan and form a binding contract between you and us, along with the Application Form, in these terms and conditions.

'Application form' is the form you complete by when applying for the Plan.

'Certificate of Entitlement' is the certificate provided to you by us confirming that you hold the Plan;

'Charges' means the charges for the Plan agreed to by you on signature of your Application Form;

'Plan Growth' is the growth of the Plan from the date funds are first paid to us until the Plan Value is applied at the time of death;

'Plan Value' is the value of funds held in the Plan; and

'you' or 'your' is the holder and/or beneficiary of the Plan or your personal representative (as applicable).

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## 2. Taking out a Memoria Cremation Plan

- 2.1 You chose the style, cost and type of cremation required and apply for an option plan by completing and sending the Application Form to us with payment of the Charges. In the case of a monthly payment plan you should sign the direct debit form provided.
- 2.2 By sending an Application Form and payment of the Charges, you confirm the information in the Application Form is correct, you accept these Terms and Conditions and that you wish to enter into a binding contract with us to provide you with the Plan.
- 2.3 If we accept your application (and we reserve the right not to) we will send you a Certificate of Entitlement confirming your Plan. Our acceptance of your Application Form is the binding contract between us.
- 2.4 Keep your Certificate of Entitlement in a safe place as it will be needed when making the arrangements. We recommend that you let your next of kin know where you keep the Certificate of Entitlement.
- 2.5 If you lose your Certificate of Entitlement, or other relevant papers, you can obtain copies from us.

## 3. Your cremation plan

- 3.1 We will provide the items and services set out in your Application Form and any accompanying plan details subject to the provisions in these Terms and Conditions. Any upgrades or extra services that you ask for or need (for example if you die abroad) will be charged to your personal representatives. In such cases we will carry out our obligations under the Plan as far as possible as long as your personal representatives have confirmed their liability for any extra expense.
- 3.2 Your Plan does include an allowance towards third party charges. Third party charges are all external payments which are outside the control of us. Such allowance is guaranteed not to reduce in value and will reflect any Plan Growth, but if third party charges are higher than the allowance and the Plan Growth, then you or your representatives must pay the balance. This applies to doctors' fees for cremation papers and the use of a crematorium not owned by Memoria Limited.
- 3.3 If you die overseas and are repatriated to the UK (not covered by this plan) we will carry out our obligations under the Plan. If you are not repatriated the Plan will be cancelled and you will be refunded as if you had cancelled under Clause 7.2.
- 3.4 You can make changes to your Plan at any time after full payment. You may need to pay more if you upgrade your Plan or include extra products or services. We will tell you of any extra cost.
- 3.5. We will not be liable to arrange or to pay for a cremation unless the Certificate of Entitlement is produced.

## 4. The service

- 4.1 Any details in the Plan literature are designed to give a general description of the goods and services to be supplied. We will not be liable for any change in specification but goods and services will be of an equivalent quality and suitability.
- 4.2 Third parties will provide some of the services detailed in the Plan (e.g. the removal of the deceased). While we will use all due care in the use of such services, we cannot accept responsibility for any failure by any such third parties to meet any particular standard.

## 5. Low cost cremations:

- 5.1 The Charges (other than the Management Fee) will be used to buy a whole of life assurance policy. The whole of life assurance policy will be owned by us for the purpose of providing the cremation. The Plan ensures that the funds will be available to pay without further recourse to you or your personal representatives (subject to the provision of these Terms and Conditions). We will affect the whole of life assurance policy with a life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority.
- 5.2 By holding the funds in a whole of life assurance policy the Plan meets the requirements of Article 60 (1) (a) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001.

## 6. Right to cancel and refunds

6.1 You may cancel the Plan within 30 calendar days of signing the Application Form. We will refund all payments made to us in full. This does not affect any applicable statutory consumer rights.

6.2 If a monthly payment plan is not completed, the amount paid will be deducted from the price of the at the time of need as published in that year by us. This applies to failure to complete payments or an at need requirement.

6.3 Once a Plan is cancelled, we will have no liability under these Terms and Conditions.

6.4 You may only cancel your Plan in writing to us at the registered address.

## 7. Other

7.1 At present, in the United Kingdom, the costs of providing a cremation are not subject to Value Added Tax (VAT). If VAT becomes payable on cremation expenses, we reserve the right to recover this cost from you or your personal representatives.

7.2 the Plan is personal to you and cannot be transferred.

7.3 We will send any correspondence to whoever has been selected to receive it at the address shown on the Application Form, unless a change of address has been notified to us.

7.4 You must notify us if you change your usual place of residence.

7.5 These Terms and Conditions are subject to English law and we submit to the exclusive jurisdiction of the Courts of England and Wales for the resolution of any dispute arising from them.

7.6 We reserve the right to change the Terms and Conditions from time to time, for example if VAT rules change. We will notify you of any changes that affect you.

## 8. Complaints

8.1 If you have any complaint regarding the quality of the service or the items supplied in connection with a Plan, you must contact Memoria Limited at our registered address.

### SIMPLE

Number of monthly payments	First Payment (Includes Management Fee)	Monthly amount	Total amount payable
12	£581.25	£101.25	£1695.00
24	£535.89	£55.89	£1821.36
36	£518.88	£38.88	£1879.68
48	£510.38	£30.38	£1938.24
60	£505.52	£25.52	£2011.20

### DISTINGUISHED

Number of monthly payments	First Payment (Includes Management Fee)	Monthly amount	Total amount payable
12	£656.25	£176.25	£2595.00
24	£577.29	£97.29	£2814.96
36	£547.68	£67.68	£2916.48
48	£532.88	£52.88	£3018.24
60	£524.42	£44.42	£3145.20

### FLEXIBLE

Number of monthly payments	First Payment (Includes Management Fee)	Monthly amount	Total amount payable
12	£689.58	£209.58	£2994.96
24	£595.69	£115.69	£3256.56
36	£560.48	£80.48	£3377.28
48	£542.88	£62.88	£3498.24
60	£532.82	£52.82	£3649.20