



Golden Charter Funeral Plans **Key Features Document**

This document is designed to help you decide which funeral plan and payment option is best for you. It contains information about what's included or not included within your plan, together with payment information and the main features of our plans. This should be read in conjunction with our full terms and conditions.

What is a Golden Charter Funeral Plan?

You choose the funeral plan you want and pay for your funeral director's services included in the plan at today's prices. All plans include an allowance towards the costs of your burial or cremation and, where necessary, the recommended payments to the person conducting your funeral service - these are called 'third party costs'. A description of the funeral director's services for each plan type is shown in the table under 'What do our plans cover?'

What type of plans do we offer?

Independent Simple Way Plan

The Independent Simple Way Plan includes the funeral director's services, a simple coffin and an allowance towards third party costs.

Independent Traditional Way Plan

The Independent Traditional Way Plan includes the funeral director's services, a limousine, a high quality coffin and an allowance towards third party costs.

Independent Exclusive Way Plan

The Independent Exclusive Way Plan includes the funeral director's services, two limousines, a superior coffin and an allowance towards third party costs.

Who can buy a funeral plan?*

All plans have guaranteed acceptance with no health restrictions. Please note, our funeral plans are not available to you if you normally reside outside of England, Wales, Scotland or Northern Ireland.

Age requirements

If you pay by Single Payment or Instalments Over 12 Months, there are no age restrictions.

If you pay by Low Cost Instalments you must be aged 78 or under 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 you must be aged between 50 and 80 when you take out a plan.

What do our plans cover?

The table below details what's included in each plan.

	Independent Simple Way	Independent Traditional Way	Independent Exclusive Way
FUNERAL DIRECTOR SERVICES			
Provision of professional services and making all arrangements for the funeral	✓	✓	✓
Advice on the certification and registration of the death and related documentation	✓	✓	✓
The coffin *	Simple	High Quality	Superior
Collection and transportation of the deceased to the funeral director's premises (within a 25 mile radius)	Within working hours	24 hours	24 hours
Care of the deceased prior to burial or cremation (excluding embalming)	✓	✓	✓
Use of chapel of rest or service rooms	✓	✓	✓
Family viewing at any pre-arranged time **	✓	✓	✓
The funeral service at a local cemetery or crematorium	✓	✓	✓
Funeral held on a normal weekday, during working hours	✓	✓	✓
Choice of date and time of funeral	✓	✓	✓
Funeral procession to funeral location (fees and costs of a service at a separate location not included)	✓	✓	✓
Hearse to a local crematorium or cemetery	✓	✓	✓
Provision of sufficient staff to attend to the coffin as required	✓	✓	✓
Limousines	X	One	Two
ADDITIONAL BENEFITS			
An allowance included for third party costs	✓	✓	✓
A list provided to the family of mourners who sent flowers	X	X	✓
24 hour funeral director telephone support for the bereaved	✓	✓	✓
Professionally drafted Will	Optional	Optional	Optional

*All coffins supplied will be wood-effect quality or better. Your funeral director will provide further guidance on the types of coffin available within your plan. **Costs may apply if out-of-hours viewing is required.

If you die away from home whilst on holiday in mainland United Kingdom, we will take your body to the funeral director.

Third party costs

Third party costs are the cremation fees at a local crematorium or the costs of burial (see Burial Plots section) at a local cemetery, plus the minister or officiant's fee to perform the service. The third party costs do not include any allowance towards doctors' fees (medical certification fees for cremation) where these apply. If the allowance for third party costs within your plan does not fully cover the actual costs at the time of the funeral, then the extra will need to be paid to the funeral director by your family or estate. If the actual third party costs are less than the allowance in your plan, no refund will be made to your estate.

What do our plans not cover?

Extra services

Our plans do not cover any extra services you might ask for that are not included in the table on page 2, such as flowers or additional cars. An additional charge will need to be paid for any extras and we will let you know this before we process your plan.

Other charges

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

- You move home and the funeral director may charge additional costs due to an increase in their transportation costs.
- You move home and a new funeral director is appointed who may require additional costs.
- The funeral and/or the place from which your body is collected is more than 25 miles from your funeral director's premises.
- You or your family choose a crematorium which is more than 15 miles from your funeral director's premises.
- The duration of your funeral service at a local cemetery or crematorium is significantly longer than average or at a venue that has additional hire costs over and above the officiant's fee.
- You die outside of the UK, to cover the cost of bringing you back to an airport or mainland UK.

Golden Charter will not apply extra charges to your funeral plan without your agreement.

Burial plots

None of our plans include the purchase of a burial plot.

How can I pay for my plan?

We have four different payment methods and more information, including prices, can be found in our Payment Information Sheet included within our information pack.

Single Payment

You can pay with a single one off payment and you pay the price shown on our Payment Information Sheet. Your plan will be in place once 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 shown on our Payment Information Sheet. 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.

Low Cost Instalments

You can pay by instalments by Direct Debit over an agreed period of between two and 30 years, depending on your age, and there is an instalment charge which is included in your monthly payments. If you choose this payment type you need to pay a deposit and you must continue making the monthly payments throughout the agreed payment term. You will be fully covered once you have made your final payment within our agreed timescale. You will be entitled to receive your Will services once you have made three monthly payments. Payment breaks are available after you have made 12 payments.

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 your funeral won't be carried out as part of your plan.

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. If you pay in this way, your plan is in place once you have made each monthly payment for two years. If you die within the first two years of the plan, we will return 120% of all payments made to your funeral director as a contribution towards funeral costs and your family or estate pays the rest. Depending on how long you live, the total cost of the funeral when you die may be less than the total payments made.

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

If the funeral director can't do this we will select another funeral director to carry out your funeral arrangements as detailed in your plan.

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 but only for your funeral services and not for your Will. 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.

How do you make sure that my plan pays for my funeral?

Once your plan is paid for (or after two years' consecutive payments if paying by Fixed Monthly Payment), the plan is 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 Golden Charter 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. The Trust can make payments to Golden Charter to allow us to run our funeral planning business and look after the administration of your funeral plan until it is needed. If you would like further information regarding the Trust, please contact us or visit www.goldenchartertrust.co.uk.

If you are paying by Fixed Monthly Payments, your payments will buy a life assurance contract with Phoenix Life Limited which is 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 Payments and you cancel after 30 days, you will receive a refund of payments made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you.

If you are paying by Low Cost Instalments and cancel after 30 days but before you have made 12 payments, you will receive a refund of payments made less a cancellation fee of £249 and the funeral director will keep any arrangement fee paid by you. 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 £249 cancellation fee and any arrangement fee paid by you 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?

You can make changes to your plan which don't incur additional costs, such as choice of music, at any time. It is possible for you to change to a different plan type or change the services included within your plan but there would be additional costs payable by you. Please note, this is not possible when paying by Fixed Monthly Payments. If you wish to discuss changes to your plan, please call us on 0800 833 800.

What documents do you give me?

You'll 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.

Our Will writers will produce a first draft of your Will which will be sent to you for approval. If you are happy and agree with the Will content, return it to us and we will send you a final copy which will need to be signed and witnessed before you return to us. Depending on how you decide to pay we will either store your final Will or return it to you.

CANCELLATION FORM

If you wish to cancel you may use this form or contact us by phone, email or post using the details provided below.

If sending by post, please send to:
Customer Support, Golden Charter, Canniesburn Gate, 10 Canniesburn Drive, Bearsden, Glasgow G61 1BF

We recommend you obtain proof of postage.

Alternatively, you can email us at:
customersupport@goldencharter.co.uk
Or phone us on: 0800 171 2976

I/We [*] hereby give notice that I/we [*] cancel my/our [*] contract of sale of a funeral plan/funeral plans (*)

Ordered/Received on [*] (please insert date below)

Plan number

Name of customer(s)

Address of customer(s)

Tel. number

Signature of customer(s) (only if this form is notified on paper)

Reason for cancellation

Date

[*] Delete as appropriate
