

# Peace of mind with a pre-paid funeral plan through us

Reduce the worry for loved ones

**It means everything to us**

because it means everything to you



Taking out a funeral plan is one of the most thoughtful and caring things you can do

## Plan ahead for peace of mind

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be.

By taking some time now, you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to have your funeral arrangements in place.

A pre-arranged funeral plan is a simple way of reducing worry for your loved ones.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, we'll help you every step of the way to make the process of arranging your funeral, as stress-free as possible.

# Cover the costs of your funeral

The plans we offer cover your selected funeral costs, no matter how much prices rise in the future. As long as East of England Co-op Funeral Services carries out the funeral and your requirements don't change, your loved ones won't be asked to pay more when the time comes.

Please refer to the questions and answers overleaf and the Terms and Conditions for more information.

**Plan ahead today**

## What happens to my money?

Our funeral pre-payment plans are provided by Ecclesiastical Planning Services.

The value of the plan (excluding the initial administration fee and any instalment charges) is held in a whole of life assurance

policy and ring-fenced for your funeral when the time comes. The money is made immediately available at the time of need and the funds cannot be used for anything other than your funeral for total peace of mind.

## A choice of services to suit you

Everyone has their own ideas about the funeral they would like. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.



# Questions and answers

There are a number of funeral plans to choose from and it can be difficult to know which is best for your needs and budget. There are a few things to ask before buying a funeral plan:

## **Q. Who is eligible?**

UK residents aged 18 or over can take out a plan. If paying by instalments of two years or more, eligibility criteria applies – please refer to the Terms and Conditions for more information. There are no medical or health questions to answer.

## **Q. Can the plan include special wishes?**

Yes, you can add special wishes such as the music that's played, readings and even what you'd like people to wear, at no additional cost. If you want to add additional services such as transport, flowers or upgrade the type of funeral, additional charges may apply. Please ask your funeral arranger for more information.

## **Q. Can I buy a funeral plan for someone else?**

Yes, many of our customers choose to do this.

## **Q. What happens if I move to a different part of the country?**

If you move, you should be able to transfer your plan to a funeral director near your new home. However, there may be additional costs depending on local prices and types of funeral plan available. Please refer to the Terms and Conditions for details or speak to a member of the team for more information.

## **Q. Does the plan cover the entire cost of the funeral?**

Yes, the plan covers the funeral costs listed in the plan details as long as your requirements don't change and East of England Co-op Funeral Services carries out the funeral. If you choose to use another funeral director or make changes to your plan, there may be additional costs to pay. Please refer to the Terms and Conditions for more information.

## **Q. Can I pay for my plan by instalments?**

Yes, you are able to pay over a range of periods. Please refer to the Instalment Q&A and the Terms and Conditions for more information. Eligibility criteria applies and there's an additional cost for paying over two or more years. We can provide you with a personalised quote.



### **Q. Can I change my funeral plan arrangements?**

Yes, you can make changes at any time once you've taken out and fully-paid for your plan. Just let us know what you wish to change. There may be an additional cost if you add new features and services to your plan.

### **Q. Can I cancel my plan?**

Yes, you can cancel the plan at any time before a claim being made. If you cancel within 30 days of receiving your welcome booklet, the person who paid for the plan will receive a full refund. If you cancel after that, the person who paid for the plan will receive a refund of the original amount, less the administration fee. For instalment plans, if you cancel in the first 12 months a full refund will be paid. If you cancel after that, the administration fee and any payments to insure the plan will be deducted from the refund.

### **Q. What happens if I die abroad?**

The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this.

Please refer to the Funeral Plan Summary and Terms and Conditions for full details.



# About Ecclesiastical Planning Services



Ecclesiastical's office

Ecclesiastical Planning Services works with funeral directors across the country. It is part of the Benefact Group which is a family of award-winning, specialist financial services businesses that, from its profits, gives to good causes in order to transform lives and communities.

Ecclesiastical Planning Services has been recognised by the National Association of Funeral Directors for treating customers fairly (2024)





## East of England Co-op Funeral Services

At East of England Co-op Funeral Services, our team provide support and expertise across the region, from helping you plan the funeral in advance, right through to supporting your loved ones when the time comes.

Our colleagues will help you find the funeral plan that's right for you and will be on hand to support you every step of the way to make sure your final wishes are in place.

Provide peace of mind for you and your loved ones, knowing everything is taken care of. You can choose the funeral you want, safe in the knowledge your loved ones won't be left with a big bill.

Our support doesn't stop once you've taken out your plan. We'll take care of everything on the day so your loved ones can focus on what really matters, and we'll be there to support them after the service for as long as they need us.

It means everything to us because it means everything to you.





# We're here for you

If you have any questions or you'd like more information about our pre-paid funeral plans, call our free information line Monday to Friday 9am - 5pm

**\*0800 0744 361**

**[www.eastofengland.coop/plans](http://www.eastofengland.coop/plans)**

24-hour Freephone Funeral Careline **\*0800 0744 362**

A member of our friendly team can talk you through the options. You can also make an appointment at your local East of England Co-op Funeral Services branch or we can arrange to visit you at home.

\*Free from a landline, mobile charges may vary.



Ecclesiastical Planning Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.  
Tel: 0800 633 5626 Email: [info@epsfunerals.com](mailto:info@epsfunerals.com)

East of England Co-op Funeral Services which is a trading name of East of England Co-operative Society Limited, Wherstead Park, The Street, Wherstead, Ipswich, Suffolk IP9 2BJ  
Reg. No. 1099R is an Appointed Representative of Ecclesiastical Planning Services Limited Reg. No. 2644860, registered in England at Benefact House, 2000 Pioneer Avenue,  
Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, UK, which is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 958152.