

Key Features summary

About this Key Features summary

This document is intended to provide you with a summary of the key features, and benefits of the Dignity Prepaid Funeral Plan to allow you to assess whether it meets your requirements.

Please refer to the Plan literature and Terms & Conditions that accompany this document for full details of the Plan.

What is the Dignity Prepaid Funeral Plan?

The Dignity Prepaid Funeral Plan offers a choice of three Plans, which let you pay for certain funeral costs in advance and includes the main services for a funeral.

Who is Dignity?

Dignity is one of the UK's leading providers of funeral plans. Dignity launched the UK's first nationally available funeral plan in 1985 and has helped over 824,000 people plan for their funeral in advance. Dignity plc is one of the UK's largest operators of funeral directors and crematoria and is a British company listed on the London Stock Exchange.

Who is the Dignity Prepaid Funeral Plan for?

You can have a Dignity Prepaid Funeral Plan if the person who the funeral is for is aged 50 or over and the funeral is to take place in mainland Great Britain, Northern Ireland, Jersey, Isle of Man or Isle of Wight.

What will the Dignity Prepaid Funeral Plan provide?

The Dignity Prepaid Funeral Plan will provide the guaranteed services included in the Plan through a Dignity Nominated Funeral Director when the time comes. Provided that the Plan is paid for in full there will be nothing further to pay for the guaranteed services covered by the Plan.

All Plans guarantee to cover the following services:

Funeral Director Services;

- Advice and guidance on all aspects of the funeral including the registration of the death and collation of all necessary paperwork for the funeral to proceed
- Transport of the deceased to the Nominated Funeral Director's premises within 50 miles
- Preparation and care of the body
- The coffin provided within the selected Plan
- Funeral Director and staff to attend service
- Provision of a hearse
- 24-hour telephone bereavement counselling.

Third-party Cremation Costs;

- The cremation fee
- Fee for a minister or an officiant equal to the amount paid for a standard funeral service at the crematorium or cemetery as listed in the Church of England Table of Parochial Fees.

Dependent on the Plan chosen, the following are also guaranteed:

- Family viewing by appointment or at any time
- Limousines to transport the mourners
- Transport to place of worship prior to cremation or burial
- 'Thank you' cards.

Burial Funerals;

- If burial is chosen, the Plan will include a contribution of £1,220 towards third-party burial costs in place of the guaranteed Third-party Cremation Costs listed above. Dignity will increase the value of the £1,220 contribution each year in line with the Retail Price Index (RPI) inflation to help it keep pace with rising costs.

Continued overleaf

Legal & General working
in association with:



What won't the Prepaid Funeral Plan provide?

The Plans do not include:

- Embalming
- The cost of special requests such as memorials, flowers, catering and newspaper obituaries
- Transport of more than 50 miles from the Nominated Funeral Director. Any charge for additional miles will be payable to the Dignity Nominated Funeral Director at the time
- The cost of removal of mechanisms such as pacemakers (which must be removed before a cremation)
- Costs for conducting the funeral, burial or cremation on a weekend, at an unusual hour or public holiday
- Any additional charges that are passed to Dignity due to changes in regulations, tax, laws or generally accepted practice
- The cost of repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Wight or Isle of Man
- Any Doctors' fees and Coroners' fees.

Other Plan limitations include:

- If the Plan is paid for by instalments and the funeral is required before the final payment has been paid, your Funeral Organiser would have to pay the outstanding instalment balance at the time of the funeral
- Any taxes. Value Added Tax (VAT) is not currently charged on a funeral service. However, if this or any other tax becomes chargeable on a funeral service or part of it it your personal representative must pay the tax at the time of the funeral.

What are the prices of the plans?

The Prepaid Funeral Plan is designed to meet our customer's different requirements and budgets. For example you can make a single payment or spread the cost of your Plan over 12 monthly instalments.

The prices for these options are:

	Single payment	12 monthly payments (There is no extra charge for 12 monthly instalments)
The Amber	£3,495.00	£291.25 per month
The Pearl	£3,875.00	£322.91 per month
The Diamond	£4,135.00	£344.58 per month

The prices listed above are the full plan price and are valid as at 15 December 2017. Prices are subject to review by Dignity. If at the point of application the Plan price has changed for any reason, we will advise you of this before we set up your Plan and there will be no obligation for you to continue.

Longer fixed instalment terms up to 10 years are available provided that all payments over any instalment term longer than 12 months are completed by the 85th birthday of the eldest person named on the plan and the instalment term does not exceed the maximum term available. Plans purchased over a period greater than 12 months will incur an additional fee.

How can I pay?

Payment methods include credit or debit card, cheque and direct debit. You can pay for your Plan, over the telephone by speaking with one of our advisers or, by enclosing payment with your paper application form.

How is the money I pay protected?

The money that you pay for your Plan is paid directly into the National Funeral Trust. The National Funeral Trust is completely separate and legally independent from Dignity.

- The Trust is run by Managing Trustees, the majority of whom are independent of Dignity
- PricewaterhouseCoopers conduct an annual actuarial valuation of the Trust Fund, which determines if there is enough money in the Trust Fund for Dignity to meet its liabilities and promises to Planholders
- Ernst & Young are the appointed auditors and conduct annual audits of the Trust's accounts
- The Trust adheres to the rules of the Funeral Planning Authority, who receive copies of the Trust's accounts and valuations and other information it requests.

What happens to the money in the Trust Fund?

All the money you pay for the Plan goes straight into the Trust Fund's bank account. From the money held in the Trust:

- Dignity is paid an allowance for the marketing, administration and lifetime customer management of the Plan
- There are annual costs for Trust management services, audits, valuations and other scheme expenses
- An amount from each Plan is retained in the Trust to help the Trust maintain a surplus so it can better withstand unexpected rises in funeral costs or better cope with poor investment returns
- The remaining balance is available to pay the Dignity Nominated Funeral Director, after the funeral has taken place, who agrees to provide all the guaranteed services for this sum.

Dignity publish a report on the National Funeral Trust annually and it is available upon request.

What happens if there is not enough in the Trust to pay for the funeral?

In the unlikely event that the Trust does not have enough money to cover the future cost of funeral services promised to Planholders, Dignity would still honour the guarantees made to Planholders. Dignity owns a nationwide network of funeral directors and crematoriums and even in extreme circumstances should still be able to meet the promises made to Planholders.

What happens if Dignity goes out of business?

The money for your funeral would still be protected as it is legally separate from Dignity. In the unlikely event that Dignity were to go out of business it may however mean that Dignity would be unable to provide the services it had promised to provide. If this happened the Managing Trustees of the Trust would work with the remaining Nominated Funeral Directors, and where necessary seek to appoint new Nominated Funeral Directors, with the aim of continuing to provide services to Planholders.

Dignity is a registered provider with the Funeral Planning Authority and in this scenario other registered providers would co-operate in the delivery of the Authority's 'Pledge to Customers' by which, in the event of the insolvency of a registered provider, the other registered providers will examine the ways in which the Authority might assist in arranging delivery of the funerals of customers of the insolvent registered provider.

What will I be sent after I apply for a Plan?

Once your Application Form has been received, your Plan will be set up within 14 days and you will be sent your Planholder Pack. This will contain confirmation of the Plan you have purchased, the amount you have paid, what is covered, details of the Funeral Director and how to claim. It will also contain a pack to be given to your Funeral Organiser.

What happens if I move home?

You must inform Dignity so they can update their records. If you have moved to a new area Dignity may need to allocate a new Nominated Funeral Director. There is no charge for this, as your Plan is portable, and all the Plan guarantees will still be honoured.

Can I choose my funeral director?

Dignity will allocate a funeral director to your Plan, which will be referred to as the Nominated Funeral Director. We currently have a network of over 1,200 owned or approved funeral directors throughout the UK. If you would like to check if your Plan can be allocated to a specific funeral director, please contact Dignity before you purchase. Dignity may change your Plan to a different Nominated Funeral Director if required.

What happens if the Nominated Funeral Director goes out of business?

If this were to happen, Dignity would reallocate your Plan to a new Nominated Funeral Director. All the guarantees made in your Plan would still stand and you would not be charged any additional fees.

How to claim

When the person who the Plan is for passes away, the Funeral Organiser should telephone Dignity direct at any time, 24 hours a day on 0800 033 4710. Alternatively you can call or visit the Nominated Funeral Director, whose contact details will be confirmed in the Planholder's Pack.

What happens if my family or representative doesn't use the Plan?

If the Plan is not found until after the Planholder's funeral is arranged, or if your next of kin or executor chooses not to use the Plan, they can cancel the Plan and receive a refund of the original amount paid for the Plan less the £249 cancellation fee.

Cancellation

You can cancel your Plan at any time. To receive a full refund of any payments made you must cancel the Plan within 30 days from the date you receive your Planholder's Pack and Agreement. We will charge a fee of £249 for cancellations after 30 days. Refunds will be completed within 14 days of the request being received.

If you wish to cancel your Plan tell us either by completing and returning the form included in the Planholder's Pack we send you or otherwise tell them in writing by;

- Post: Dignity Pre Arrangement Limited
4 King Edwards Court
King Edwards Square
Sutton Coldfield
West Midlands
B73 6AP
- Telephone: 0800 033 4710
- Email: planinfo@dignityuk.co.uk

How to make a complaint

If you wish to complain, please contact Dignity's Client Liaison Officer who will acknowledge your complaint within two working days and will do their utmost to ensure any complaint is dealt with as quickly as possible. Contact details are as follows:

Client Liaison Officer
4 King Edwards Court
King Edwards Square
Sutton Coldfield
West Midlands
B73 6AP

Telephone: 0800 731 0655

Email: clientrelations@dignityuk.co.uk

Regulation

Dignity is a Registered Provider with the Funeral Planning Authority, the professional body that oversees the operation of registered funeral plan companies. If you are dissatisfied with the response from Dignity you can make a complaint to the Funeral Planning Authority. Their details are:

- Telephone: 0845 601 9619 – calls cost 5p a minute plus your phone company's access charge
- Email: info@funeralplanningauthority.co.uk
- Web: funeralplanningauthority.com

The Dignity Prepaid Funeral Plan is not a regulated financial services product and is not regulated by the Financial Conduct Authority or covered by the Financial Service Compensation Scheme.

You also have access to an Online Dispute Resolution (ODR) platform which is provided by the European Commission. It allows consumers to submit complaints through the site and the complaint will then be allocated to an approved and appropriate Alternative Dispute Resolution provider (ADR). For more information on this service, please visit <http://ec.europa.eu/consumers/odr>.

The Funeral Planning Authority when handling complaints uses one of the approved Alternative Dispute Resolution providers and you can gain direct access to them by using the FPA contact details provided above.

Law

English law applies to this agreement.

This Key Features summary applies to Dignity Prepaid Funeral Plans purchased from 17 September 2018.

Need to Contact Dignity?

If after reading this document you have any questions here are Dignity's contact details:

- Post: Client Liaison Officer
4 King Edwards Court
King Edwards Square
Sutton Coldfield
West Midlands
B73 6AP

- Telephone: 0800 033 4710
- Email: planinfo@dignityuk.co.uk

Calls may be monitored or recorded by Dignity for training and quality purposes. All calls to 0800 numbers are free of charge whether made from a landline or mobile phone.

Please see the Terms & Conditions for further details.



Dignity Pre Arrangement Limited. A company registered in England No. 1862158. VAT registered No. 486 6081 14. Registered Office: 4 King Edwards Court, King Edwards Square, Sutton Coldfield, West Midlands B73 6AP. Telephone No. 0121 354 1557. Fax No. 0121 355 8081. Part of Dignity plc. A British company. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority. Your call to Dignity may be monitored or recorded for training and quality purposes. All calls to 0800 numbers are free of charge whether made from a landline or mobile phone.