Funeral Plan Summary

westerleigh FUNERAL PLANS

This funeral plan is provided by Distinct Funeral Plans Limited (trading as Westerleigh Funeral Plans) who are authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 965289. Registered in England No: 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol, BS37 8QP. Part of Westerleigh Group.

It is important to read this document to check that the funeral plan chosen is suitable for your needs.

This document explains what is and is not included in your funeral plan, how you will pay for your plan and information on cancelling your plan, making a complaint and your entitlement to compensation.
Please ensure you read this carefully. Please note this is a summary of your plan; please refer to our pre-contractual documentation and terms and conditions or contact us using the details below for further details.

What products and services are included in my funeral plan?

Key inclusions	Direct Cremation Plan	Funeral Service Plan	Funeral Service Plus Plan
Cremation or Burial	Cremation only	Cremation or Burial	Cremation or Burial
Cremation Guarantee?	✓ Guaranteed cremation at a Westerleigh crematorium		
Length of service	✗ No service	✓ Either: a 30 minute service, Monday-Friday at selected service times, or a full length service, Monday-Saturday within working hours	✓ A full length service, Monday-Saturday within working hours
Attendance of mourners	✗ No mourners	✓ Unrestricted	✓ Unrestricted
Contribution towards a burial or a non Westerleigh crematorium for a cremation	✓ Contribution of £400*	✓ Contribution of £600 (30 min. service) or £1,100 (full service)*	✓ Contribution of £1,100*
Collection of deceased, any time of day	✓ Within 50 miles of local independent funeral director's premises		
Viewing of the deceased in chapel of rest	✗ Can be added for an additional charge	✗ Can be added for an additional charge	✓
A classic wood veneer coffin and temporary ashes container	✓ Coffin upgrades available		
A celebrant, officiant or minister for a standard service at crematorium or cemetery	✗	✗ Can be added for an additional charge	✓
Transport	Direct to crematorium in a suitable vehicle	Direct to crematorium or burial site in a suitable vehicle (upgrades available)	Hearse from home, to crematorium or burial site
Limousine	✗	✗ Can be added for an additional charge	✓ One

What products and services are NOT included in any funeral plan?

- ✗ Cost of repatriation from outside mainland Great Britain
- ✗ Any additional charges (such as VAT) passed to us due to changes in the law, tax rules or legislation that affects the way cremations are carried out
- ✗ Where a burial is selected, the contribution within the plan cannot be used to purchase a burial plot

*If you choose a burial, or a cremation at a crematorium not operated by the Westerleigh Group, the length of the service and the number of mourners permitted may vary. We will provide a contribution to help support the cost of that service as detailed in this table.

Continued overleaf...

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How do I make changes to my plan?

You can contact us at anytime to discuss any changes you want to make to your plan. You can upgrade or downgrade the services covered after you have taken the plan out. Changing your plan may come with a charge to cover any different or additional services included in the new plan. If your needs change and you wish to cancel your plan please see the section overleaf 'How do I cancel my Plan?' for details.

When and how do I pay?

We offer a variety of ways to pay for our plan:

	Direct Cremation Plan	**Funeral Service Plan** with a 30 minute service	**Funeral Service Plan** with a 60 minute service	**Funeral Service Plus Plan** with a 60 minute service
Single Payment	£1,999	£2,499	£2,999	From £3,800 This plan is regionally priced using the independent funeral director's price list
12 Months	11 payments of £166.58 and a final payment of £166.62	12 equal payments of £208.25	11 payments of £249.91 and a final payment of £249.99	From 11 payments of £316.66 and a final payment of £316.74
Adding additional services	Additional services can be added to any plan from the independent funeral directors price list. There are some additional services that you can pay for, that are guaranteed for the price paid, and there are some that form a contribution towards the future cost only. If you would like to add additional services to your plan, we will confirm whether the service chosen is guaranteed for the price paid.			

Age restrictions: The Customer must be aged 18 or over at date of application.

- All prices stated include our administration fees.
- If you die before all payments have been made, the Nominated Representative can call us to discuss the options available to them.
- You can also find more detailed information in your Westerleigh Funeral Plans Prepaid Funeral Plan Terms and Conditions.

What happens if I miss a payment?

Your plan is at risk if you do not maintain your monthly instalment payments. Please contact us immediately, if you are having difficulty paying for your plan.

If you fail to make an instalment payment, we will contact you to ask you to bring your payments up to date. Should you miss two consecutive instalment payments over the payment term, we have the right to cancel your plan if payments are not brought up to date in a timely manner. If your plan is cancelled, you will not be able to restart it. We will be under no further obligation to provide any of the services set out in this document.

Should we cancel your plan due to missed payments, we will refund any monies due to you, in accordance with the cancellation rights stated in the section below. You can also find more information in your Prepaid Funeral Plan Terms and Conditions.

How do I cancel my Plan?

You have the right to change your mind at any time. Please call us or write to us to cancel your plan.

If your plan is cancelled within 30 days of us accepting your plan, you will receive a full refund. After 30 days, we will refund any money paid minus a £275 cancellation fee. You can find additional information in your Prepaid Funeral Plan Terms and Conditions. Where applicable, all money will be refunded within 28 days of us receiving your notification of cancellation.

How do I make a complaint?

We hope you won't ever need to complain about any aspect of the service you receive from us – but if you do, please phone us on 0808 296 7221, email info@westerleighfuneralplans.co.uk write to us at Westerleigh Funeral Plans, Oak Tree Court, Brookfield Drive, Cannock, Staffordshire WS11 0JN. You can ask us for a copy of our complaint handling procedure. If you're not satisfied with our response to your complaint, you can complain to: Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR, 0800 023 4567 (opening hours are: Monday to Friday, 8am to 8pm, Saturday - 9am to 1pm). www.financial-ombudsman.org.uk. Complaining to the ombudsman will not affect your legal rights.

Financial Services Compensation Scheme

Distinct Funeral Plans Limited (DFPL) is covered by the Financial Services Compensation Scheme (FSCS). If we can't meet our obligations, you may be entitled to claim compensation from the scheme. The service is free to consumers. Further information is available from the FSCS: 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, 0800 678 1100 (opening hours are: Monday to Friday - 8.30am to 6.00pm). www.fscs.org.uk

Information concerning potential provider failure

In the unlikely event that our business fails, and you agree, we expect to transfer your funeral plan to another regulated funeral plan provider. We expect them to carry out the service you've paid for, but you may incur some extra costs. Alternatively, we may issue a refund of the amount you've paid to date. However, depending upon the circumstances at that time, this may mean you only receive a partial refund of the amount paid in. If we cannot transfer your plan or issue a full refund, you will be entitled to claim compensation from the FSCS.