# Peace of mind with a guaranteed pre-paid funeral plan

through us





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

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, making funeral arrangements in advance needn't be distressing.

## Make provision for funeral costs

The plans we offer cover your specified funeral costs, no matter how much prices rise in the future. As long as you don't later choose a different funeral director 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. We also offer plans that include a contribution towards third party costs such as cremation, doctors' and officiant's fees - ask us for more details.

## Make financial provision 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 and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

#### 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?

The plan covers the funeral costs listed in the plan details as long as your requirements don't change and you don't later choose a different funeral director. If you choose to use another funeral director or make changes to your plan, there may be additional costs to pay.

If you make a contribution towards third party costs such as cremation, doctors' and officiant's fees, there may be more to pay if these costs are not covered by the plan value.

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 to your plan after you have taken it out and fully-paid for it. 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 in Gloucester

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 (2023)



### **NEVILLE.** Because there is a difference.

Neville Funerals has a reputation built upon trust and recommendation for over 140 years of compassionate service.

Being an independent, privatelyowned family company, we offer a high quality, sensitive and dignified service that we believe is good value for money.

Our competent and sympathetic staff are always available to help, advise and carry out the wishes of those suffering the loss of a relative or friend. Because we are an independent company, we have the skills and craftspeople capable of meeting all requirements.

Neville Funerals is a people business and our 100-strong dedicated team of professionals is made up of funeral directors and arrangers, driver bearers, florists, memorial masons, administrators and support staff. Every person on our team has an important role to play in delivering the best service we can.

We have been supporting families with pre-paid funeral plans for over 25 years, so whether you would like a simple or elaborate service, our team are well equipped to help you to plan what is right for you, and in your own time.

## Get in touch

For help with any aspect of funeral planning or to find out more about pre-arranged funeral plans get in touch today.



#### www.nevillefuneralservice.com

The Old Church, Flitwick Road Ampthill, Bedfordshire MK45 2NT 01525 406132 ampthill@nevillefuneralservice.com

48 Roff Avenue, Bedford Bedfordshire MK41 7TE 01234 359529 bedford@nevillefuneralservice.com

Globe House, 84-88 High Street South Dunstable, Bedfordshire LU6 3HD 01582 320290 dunstable@nevillefuneralservice.com

75 Marlowes, Hemel Hempstead Hertfordshire HP1 1LF 01442 252395 hemel@nevillefuneralservice.com 96 Walsworth Road, Hitchin Hertfordshire SG4 9SU 01462 444910 hitchin@nevillefuneralservice.com

Neville House, Marsh Road, Leagrave Luton, Bedfordshire LU3 2RZ 01582 490005 luton@nevillefuneralservice.com

24 Clifton Road, Shefford Bedfordshire SG17 5AE 01462 813258 shefford@nevillefuneralservice.com

590 Hitchin Road, Stopsley Luton, Bedfordshire LU2 7UG 01582 414037 stopsley@nevillefuneralservice.com

3 Aspley Hill, Woburn Sands Buckinghamshire MK17 8NH 01908 588490 woburnsands@nevillefuneralservice.com



Ecclesiastical Planning Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

Tel: 0800 633 5626 Email: info@epsfunerals.com

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