

Pride Planning Ltd

KEY FEATURES DOCUMENT

This document is designed to provide you with a summary of the key features and benefits of a Pride Planning Funeral Plan. It provides you with information of what is included in the price of your plan and what your family or estate must pay for at the time of your funeral.

It has been designed to help you assess whether the funeral plan and payment method you have chosen is best suited to your needs. This document should be read in full in conjunction with our terms and conditions and all other Pride Planning literature. Please keep this document in a safe place.

CONTACT DETAILS

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WHAT IS A PRIDE PLANNING PREPAID FUNERAL PLAN?

Pride Planning provide prepaid funeral plans, allowing you to pre-pay for your funeral including the funeral director's services at today's prices, as outlined in your chosen plan.

In addition to the funeral director's services, Pride Planning plans include an allowance, also referred to as disbursements, towards 3rd party costs and services, excluding the Pride Practical plan. This allowance will contribute towards costs that are not supplied by your funeral director. These additional costs include your burial or cremation and where necessary any recommended payments to a doctor and the person conducting your funeral service. Details of allowances and services included in your plan are detailed in the 'WHAT DO PRIDE PLANNING PLANS COVER' section.

WHO IS ELIGIBLE TO BUY A PRIDE PLANNING PREPAID FUNERAL PLAN?

All Plans have a guaranteed acceptance with no health or age restrictions. You can have a Prepaid Funeral plan if your funeral is to take place in mainland Great Britain, Northern Ireland, the Isle of Man or the Isle of Wight.

The only limitations are;

- To purchase a Pride Planning plan, you must be at least 18 years old
- Where you choose to pay for your plan by monthly instalments, the balance must be paid in full by your 85th birthday
- We cannot accept your plan if you reside in the Channel Islands or Islands off mainland Scotland

WHAT DO PRIDE PLANNING PLANS COVER?

All our plans guarantee to cover the funeral director's professional services which include at a minimum, but are not limited to;

| Service | Pride Practical | Pride Simplified | Pride Essential | Pride Plus |
|--|-----------------|------------------|------------------------|-------------------------|
| Cost | £2,495 | £3,495 | £3,895 | £4,195 |
| Attending to all necessary funeral arrangements | Yes | Yes | Yes | Yes |
| Removal of the deceased to funeral directors premises within normal working hours | Yes | Yes | Yes | Yes |
| Advice on certification and registration | Yes | Yes | Yes | Yes |
| Preparation and care of the deceased prior to funeral | Yes | Yes | Yes | Yes |
| Use of the chapel of rest for viewing arrangements | Yes | Yes | Yes | Yes |
| Coffin type | Standard | Standard | Standard | High quality |
| Attendance of the conductor and bearers | Yes | Yes | Yes | Yes |
| Provision of hearse and limousine direct to crematorium or cemetery | Hearse | Hearse | Hearse & one limousine | Hearse & two limousines |
| All funeral staff required to conduct the service | Yes | Yes | Yes | Yes |
| A list provided to the family of mourners that sent flowers | No | No | Yes | Yes |
| Disbursement allowance Cremation, or Interment, Doctor and Minister costs | £0 | £1,000 | £1,000 | £1,000 |
| National Bereavement Service Confidential bereavement counselling | Yes | Yes | Yes | Yes |
| National Bereavement Service Legal and financial advice | Yes | Yes | Yes | Yes |
| Pride discount club membership | Yes | Yes | Yes | Yes |

WHAT DO OUR PLANS NOT COVER?

All Plans - extra services

Our plans do not cover any extra services that are not outlined in the table, for example and are not limited to;

- Flowers
- Catering
- The wake
- Burial plots
- Additional or bespoke cars/transport
- Specialist coffin types
- Repatriation

Any additional services added to the plan will be charged as an extra and will be payable in addition to the list plan price.

Disbursements or third Party Costs

Disbursements are the payments associated with the funeral that the funeral director pays on your behalf. These include the cremation or cemetery fee, Doctor's fee and Minister's fee. Where your plan covers, disbursement costs up to an agreed limit, this allowance will increase annually from the anniversary of your joining date, in line with increases in the Consumer Prices Index (CPI).

There may be instances where the disbursement allowance does not fully cover the costs of the disbursements at the time of your funeral. This could happen if you live in an area where disbursement costs are high or rise much more than the increase in CPI.

If the actual disbursement allowance plus the annual uplifts of CPI set aside are less than the disbursements at the time of need; the balance will be payable direct to the funeral director by your next of kin, family or estate.

Other Charges

There may be additional charges payable to Pride Planning or the funeral director at time of need, which will be payable where the following events occur;

- The funeral and/or the place from which your body is to be collected is more than 25 miles from your funeral director's premises or outside of normal working hours
- You choose a crematorium which is more than 25 miles from your funeral director's premises
- The duration of your required funeral service is significantly longer than the average service and allocated time
- You pass away outside of the UK, to cover the costs of bringing you back to an airport or port in the UK, as all Pride Plans do not include any repatriation services
- Any additional charges that are passed to us due to changes in regulations, tax, laws or generally accepted practice

The above list is not exhaustive, but in all instances any additional charges will be in agreement with you or your next of kin.

Burial Plots

None of our plans cover the purchase of a burial plot, you will be required to arrange and pay for this directly. If you already have a burial plot or later purchase one, please make us aware and we will be happy to store the details of this information along with all of your other special requests.

HOW MUCH DO PRIDE PLANNING PLANS COST?

Pride Planning's prepaid funeral plans are designed to meet our customers' different requirements, wishes and budgets. All prices can be found in our Welcome pack, including the price of your chosen plan, its repayment term and any monthly instalment amounts.

HOW CAN I PAY FOR A PLAN?

You can make a single payment to purchase the plan in full or you may prefer to spread the cost of your plan over monthly instalments.

Spreading the cost

Once you have paid your initial deposit, you may wish to spread the cost of your plan and pay by monthly instalments. This can be paid over an agreed period of between 12 and 120 months (1 and 10 years), depending on your requirements and your age.

For any plans paid over a period of 12 months (1 year) to 120 months (10 years), an instalment charge of 4.7% per annum will be payable annually from month one, and will be included in your monthly payments. Meaning any plans paid within the term agreed at the onset of 12 months or less, are instalment charge exempt.

PAYMENT METHODS

We accept all major debit and credit cards (excluding AMEX), bank transfers, standing orders, giro or cheque payments. Should you wish to pay via bank transfer or standing order, the account information is as follows;

| | |
|-----------------|--------------------------|
| Bank: | Barclays Bank Plc |
| Account name: | Pride Planning Trust Ltd |
| Account number: | 60482188 |
| Sort code: | 20-24-09 |

Please ensure that you include your plan reference and full name when making any payments.

WHAT HAPPENS IF I PASS AWAY BEFORE I HAVE FINISHED PAYING FOR MY PLAN?

Your plan is not complete until we receive the last payment from you and your balance has been paid in full. If you die before the balance is paid in full, any remaining balance will become payable before the funeral services will be provided. Your next of kin or estate will need to pay this balance to complete the plan allowing for your funeral director to carry out their services as per your wishes.

If your next of kin pays the outstanding balance and completes your plan earlier than the planned term date, the future instalment charges due will be waived for the remainder of this period (where applicable subject to your repayment term).

WHAT HAPPENS IF I MISS ANY PAYMENTS?

If you stop paying your monthly instalments part way through the term of your plan, you have up to 60 days to reinstate your payments, in agreement with the Pride Planning team. However, should you fail to pay us for 60 days or more your plan will be frozen and any money paid will remain in the Trust.

Following this 60 day period you may wish to reinstate your plan and recommence payments, the Pride Planning team will be happy to help you, this will require that you complete a full Plan review. This review will take into consideration the most up to date Pride Planning plan price list, the balance paid to date, any changes and any charges prevailing at the time of your review.

As a result of any review and in agreement with you, the total amount payable for your Plan may increase, which may also result in an extension of the repayment period and term of your Plan.

If you do not wish to proceed with your plan part way through its term, and issue us with a written request to cancel your plan, any monies paid to date will be refunded minus our cancellation fee of £595. Your Plan will be cancelled and all services agreed by your funeral director will also be cancelled.

WHAT DOCUMENTS SHOULD I EXPECT TO RECEIVE FROM PRIDE PLANNING?

At the start of your plan and following receipt of your deposit you will be issued a welcome pack, this will contain;

- An acknowledgement letter and company brochure, which will confirm full details and prices of your plan
- Our Terms and Conditions
- Our complaints code of practice
- This key features document
- **Your next of kin form**
- **A special request form**
- **A standing order mandate (if applicable)**

Please can you ensure to read all literature in full and return all documents listed in bold above in the pre-paid envelope which has been provided.

After 30 days, you will receive your plan certificate pack which will contain;

- Your plan overview, including any known special requests
- Your certificate of entitlement x 2
- Information on how to register a death
- An important information form

Please keep all documents from Pride Planning safe and ensure that your next of kin has a copy or knows the location of them.

CAN I CHANGE MY PLAN AND/OR MY FUNERAL ARRANGEMENTS?

Absolutely, this is your plan. If any of your special requests change, you would like to add to them or if there are any other changes about you, relevant to your plan, please update us by post, phone or e-mail. Once received, we will update your details and inform your funeral director of any changes.

If you wish to change your plan to include more or fewer services, we will be more than happy to conduct a plan review with you. Any review will consider the plan price list and charges prevailing at the time of your request and any money paid to date.

CAN I CHOOSE OR CHANGE THE FUNERAL?

If you have a preferred funeral director, please let the team know as we will endeavour to secure your plan with them. We will make reasonable efforts to request that the funeral director agrees the plan and its services at the original price. However, we can't always promise this as they might require extra money to accommodate your plan, of which we will inform you of any extra costs and we will review your plan accordingly.

If in the unlikely circumstances they will not accept your plan, in agreement with you we will allocate you a reputable funeral director from our approved and trusted panel.

HOW DOES MY NEXT OF KIN CLAIM?

When you pass away your personal representative should telephone the funeral director, details are included in your certificate of entitlement. Alternatively, they can call Pride Planning on 0800 014 9650.

HOW IS MY MONEY PROTECTED?

All client monies are paid into the Pride Planning Trust. The Pride Planning Trust is an independent Trust Fund for Funeral Plan providers; Pride Planning Limited. The purpose of the Trust is to safeguard client money. By being independent, client money is totally protected and when the time comes, the funeral directors will receive prompt payment direct from the Trust.

The Pride Planning Trust is held by Barclays Bank Plc, and is managed by an majority independent panel of qualified Trustees, along with independent key professionals including, international fund managers Investec and Quilter Cheviot, qualified Actuary Rowanmoor, award winning Chartered Accountants and business advisors Kay Johnson Gee (KJG LLP), and one of the UK's top law firms Pinsent Masons LLP. The Trustees manage the Trust's funds on behalf of our plan holders and safeguard future payments to funeral directors.

WHAT HAPPENS IF MY FAMILY OR REPRESENTATIVE DOESN'T USE MY PLAN?

If the Plan is not claimed until after your funeral has been arranged or if your next of kin or executor chooses not to use the services included within your plan, they can request a refund of the original amount paid for the Plan less the cancellation fee of £595.

CAN I CANCEL MY PLAN?

You can cancel your plan at any time. To receive a full refund of any payments made you must cancel the plan within the cooling off period which is 30 days from the date you paid your deposit. If you cancel your plan

after the cooling off period, and following a receipt of your written instruction, you will be entitled to a refund of any monies paid, minus a cancellation fee of £595. Where you have paid less than £595, no refund is payable.

WHAT HAPPENS IF PRIDE PLANNING LTD CEASE TRADING?

As all money paid towards your plan is paid in to the secure Trust account, the money for your funeral would remain protected as it is separate from Pride Planning Ltd.

In the unlikely event that Pride Planning was to close, it may unfortunately mean that Pride Planning wouldn't be able to provide the funeral services that we had initially promised to supply. In the event of this happening the managing Trustees of the Trust would pay to all the plan holders an amount equal to the sum paid by the Plan holder for the Funeral Plan plus the Consumer Price Index growth from the date of inception of the Pride Plan to the month of the time of need. Should there be insufficient funds to make all payments, then the Managing Trustees of the Trust shall distribute the Trust Fund to all plan holders in shares proportionate to the sums paid by each plan holder.

Please be aware that as Funeral Plans are not regulated by the FCA, they are not covered by the Financial Services Compensation Scheme.

WHAT HAPPENS IF MY FUNERAL DIRECTOR GOES OUT OF BUSINESS?

If this were to happen, Pride Planning would re-allocate your plan to a new funeral director. All agreed services included within plan would be honoured at no additional cost.

HOW TO MAKE A COMPLAINT?

Contained within your welcome Pack is our complaints code of practice, which outlines our complaints process. To make a complaint you can contact Pride Planning by post, phone or e-mail.