

What payment options are available?

You can pay for your plan with a one-off payment by cheque, postal orders or credit or debit card. Or you can spread the cost over 12 monthly payments by Direct Debit.

Can I add special requests into my plan?

Yes, you can add special requests at any time by calling Dignity. They'll document the requests within your plan at no cost, and will advise if there are any costs incurred from these requests. For example if you have requested an additional limousine. You can contribute towards the cost of special requests, and the amount contributed will rise in line with RPI. If you decide not to contribute, any additional costs relating to special requests would need to be paid for at the time of the funeral by the person arranging the funeral.

How will my loved ones know what to do when the time comes?

When the plan is set up, Dignity will send you a Plan holder pack that tells you everything you need to know. This includes important information for your Funeral Organiser who is the person who you would like to put your plan into motion when the time comes. The pack also explains how you can add personal touches or request extra services to your plan if you wish.

Do I have to live in the UK to buy a plan?

The plan covers the cost of certain funerals, as long as they're conducted in mainland Great Britain, Northern Ireland, Jersey, the Isle of Man or the Isle of Wight. You need to be able to provide a fixed UK address in order for Dignity to allocate a Nominated Funeral Director. If you reside abroad, Dignity would anticipate you having family in the UK if you intend for your funeral to be conducted here, so you could provide the address of a relative. The plan does not cover the cost of repatriation from outside of Great Britain, Northern Ireland, Jersey, the Isle of Man or the Isle of Wight.

Can I specify a burial with the Prepaid Funeral Plan?

A burial funeral is available in the plan, with funeral director costs being guaranteed in the same way as a cremation.

However, if a burial is chosen, there are certain services provided by third parties that are not covered by the guarantee. This is because burial costs vary widely across the country, so cannot be guaranteed in the same way as for a cremation. Instead a contribution of £1,200 (rising with inflation) will be made towards burial fees and any services provided by third parties (such as Minister's or Officiant's fees).

What happens if Dignity goes out of business?

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

What if I change my mind – can I have a refund?

From the date you receive your Plan holder pack, you have 90 days to cancel the plan and receive a full refund. If you cancel after that time there's a £395 cancellation fee, which will be deducted from the refund.