

# FUNERAL PLANS

The table below shows what's included in each plan. There are three prepaid funeral plans to choose from, each guarantee to cover the funeral director fees for arranging and conducting a cremation or burial funeral, no matter how far in the future it may be needed and how much funeral costs may rise in that time. In addition the plans cover the crematorium fee and Minister or Officiant's fees included in the plan or, where a burial is requested provide a contribution of £1,220 towards burial costs such as a burial plot, which rises in line with inflation. Simply choose the plan that suits you and once paid in full, Dignity guarantees to deliver all the services detailed, no matter how far in the future that may be.

Payment Options	Amber	Pearl	Diamond
Single payment	£3,295	£3,650	£3,895
12 monthly payments There is no extra charge for 12 monthly payments	£274.58 for 11 months and 1 final payment of £274.62	£304.16 for 11 months and 1 final payment of £304.24	£324.58 for 11 months and 1 final payment of £324.62

Prices valid from 1 May 2019. 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.

The Guaranteed Services			
Covers the funeral director costs included in your chosen plan for a cremation or a burial funeral	✓	✓	✓
<b>For a cremation funeral</b> the plan also covers; The crematorium fee - At a local crematorium The Minister of Religion or an Officiant's fee - 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	✓	✓	✓
<b>For a burial funeral</b> the plan also provides; A generous contribution of £1,220 towards burial costs, plot and Minister's fees - This contribution increases each year in line with the Retail Price Index (RPI) for the Plan's duration	✓	✓	✓
Support from a nationwide network of owned or approved Funeral Directors	Over 1,200 funeral directors	Over 1,200 funeral directors	Over 1,200 funeral directors
Personal and regular contact with the family to provide advice and guidance on all aspects of arranging the funeral	✓	✓	✓
Guidance on the registration of the death and collection of all necessary paperwork for the funeral to proceed	✓	✓	✓
Collection and transportation of the deceased to the Funeral Director's premises, at any time, 24 hours a day (within a 50-mile radius, excluding ferry or air fares)	✓	✓	✓
Care and preparation of the deceased (embalming not included)	✓	✓	✓
The Coffin	Wood effect	Quality wood effect	High quality wood veneer
Viewing of the deceased in a private chapel of rest by agreed appointment	Normal Office Hours	Weekdays	Anytime
Funeral Director, driver and pallbearers to attend the service	✓	✓	✓
Hearse	✓	✓	✓
Limousine for family/mourners	None	One	Two
Funeral procession (Fees and costs of a service at a separate location not included)	Directly to the crematorium or burial site	To a service location, then on to the crematorium or burial site	To a service location, then on to the crematorium or burial site
Mutual agreement on the time and day of the funeral during normal office hours	✓	✓	✓
If you move home your plan moves with you to a new Nominated Funeral Director, at no extra cost	✓	✓	✓
Personalise the plan at any time by documenting "Special Requests" such as hymns and readings <sup>1</sup>	✓	✓	✓
Ability to make additional contributions towards Special Requests during the lifetime of the plan. Any contributions will increase each year in line with Retail Price Index (RPI)	✓	✓	✓
24 hour telephone bereavement advice and counselling service	✓	✓	✓
Complimentary thank you cards	-	✓	✓

<sup>1</sup>Some requests may incur an additional charge and may not be covered by the price guarantee. Any costs incurred from these requests will have to be paid for at the time of the funeral or alternately a contribution can be made towards these costs which will increase each year in line with the Retail Price Index (RPI).

## What is not included in your Plan

This list is an example of only some of the services that are not included in our plans, **please note this list is not exhaustive:**

- Embalming, burial plot, memorial or headstone
- Minister's/Officiant's fee for a service at a different location before the cremation or burial
- Flowers
- Catering/wake
- Doctors Fees or Coroners fees
- Repatriation from outside mainland Great Britain, Northern Ireland, Jersey, Isle of Man and Isle of Wight
- Costs for removing artificial limbs and mechanisms such as pacemakers
- Costs associated with changes in regulations, tax, laws or generally accepted practice, which result in additional costs or affect the conduct of the funeral.

## Medical certification fees

For deaths where a coroner investigation is required, there are no medical certification fees. Also, changes to legislation in May 2015 mean there will no longer be a charge for a medical certification for any deaths registered in Scotland. Similar legal changes are being considered for the rest of the UK, so we do not include provision for these fees in our Plans. If the funeral takes place outside of Scotland, and a coroner is not involved, then if applicable, the medical certification fees must be paid by the next of kin or personal representative, when arranging the funeral.

Yorkshire Building Society is a member of the Building Societies Association and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Yorkshire Building Society is entered in the Financial Services Register and its registration number is 106085. Head Office: Yorkshire House, Yorkshire Drive, Bradford BD5 8LJ.

As an intermediary, Yorkshire Building Society acts on your behalf in arranging the Prepaid Funeral Plan. The Prepaid Funeral Plan is provided by Dignity Pre Arrangement Limited.

A company registered in England No. 1862158. VAT Reg 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. Dignity Pre Arrangement Limited is regulated by the Funeral Planning Authority. Calls to 03 numbers are charged at the same standard network rate as 01 or 02 landline numbers, even when calling from a mobile. All calls to 0800 numbers are free of charge whether made from a landline or mobile phone. Charges to third party numbers may vary. Prices can be checked with the relevant company. Calls may be recorded for monitoring and quality purposes.

Funeral Plans provided by Dignity are not regulated by the Financial Conduct Authority.