

Key features



Safe Hands
Funeral Plans

Your Safe Hands Funeral Plan Key Features Document

It's important to understand what your funeral plan will and won't do. This Key Features Document is a summary of your Safe Hands Funeral Plan (Plan) and provides a general explanation about the plan package you've decided to buy. Your Plan is an agreement between you and Safe Hands Limited (Safe Hands).

The agreement is made up of this document, our Terms and Conditions and a Plan Certificate, which contains the specific details of your Plan, personal to you. You must make sure you carefully read all the documents we give you.

Our Terms and Conditions are the main document governing your Plan. This document is a summary of some of the things which we think are really important to remind you of, particularly when you buy your Plan, but you need to read the Terms and Conditions in full.

If you have questions, please call our team on: **0800 917 7099**.

We're very happy to talk through the details with you.

What is a Safe Hands Funeral Plan?

A Safe Hands Funeral Plan lets you pay for your funeral in advance, at today's prices. It protects the arrangements from rising costs and uncertainty with a guarantee that, as long as the plan has been paid in full, the services detailed on your Plan Certificate will be provided by a Funeral Director at the time of need. Our Plans are flexible, so if you move to a new house within mainland UK or mainland Northern Ireland, we can still deliver your Plan.

Key Terms & Conditions

As we mentioned above, you must also read our Terms and Conditions, as they cover all the terms that apply when you buy a Plan. We will give you a copy of our Terms and Conditions along with this document. Some of the words we use in this document are explained in the Terms and Conditions. Our Terms and Conditions cover things like who can buy a Plan, the payment terms for our Plans, what happens if you are unable to pay, our cancellation policy, how your money is protected and how to complain.

You can always find a copy of our Terms and Conditions on our website. As a reminder, we have set out what happens when you pass away and our cancellation policy again for convenience. You must carefully read the full document for all our terms that you are agreeing to if you choose to buy a Plan.

What happens when I die?

Your representative must contact Safe Hands, by calling the phone number included on your Plan Certificate. Our contact details are also available on our website.

It is important not to arrange a funeral without first contacting Safe Hands.

The Funeral Director will need the registrar's certificate for burial or cremation before they can start making plans.

If your representative wants extra items that aren't in your Plan, then they will need to be paid for when the funeral is arranged.

How we keep your money safe?

As we mentioned in our Terms and Conditions, your money is held in a Trust.

The trust funds are held separately to the money of Safe Hands.

For extra protection, the funds and proceeds are held by an independent trustee and the funds are managed by independent fund managers. The trust company we currently work with is: **Sterling Trust Corporation Ltd**, but we can change that if we want to.

If the Trust closes for any reason and your Plan has not been used to provide your funeral or been cancelled, then you will most likely receive back from the fund an amount of money in proportion to the contributions you've made to your Plan, less the costs associated with the distribution of money held by the Trust.

What does a Safe Hands Funeral Plan include?

We have several different Plans at Safe Hands and you can choose which plan is best for you. The price of each Plan varies depending on the type of Plan you choose, and the overall costs will vary depending on if you choose to pay in full up front or in instalments. If you want to pay in instalments over a period between two and ten years, the exact amount you will pay on a monthly basis will be included on your Plan Certificate. You can always find more information on our website at: **www.safehandsplans.co.uk/our-funeral-plans**.

We have included a comparison chart opposite so you can see the services each Plan includes.

What does a Safe Hands Funeral Plan not include?

Your Plan does not include anything that isn't specified in the Plan's standard details and set out in your Plan Certificate, which is personal to you.

It is important to understand that our Direct Cremation plans do not provide an event for your family to attend.

What are third party costs?

Your Plan may include a third-party cost allowance. There is a limit on the costs that we will pay towards any third-party costs. These costs might include things associated with the funeral like: cremation or cemetery fees, doctor's fees, minister's or celebrant's fees. The allowance increases in line with CPI.

Please have a look at your personalised Plan Certificate to find out how much the allowance is in your Plan.

Plan Comparison Chart

Services	Basic plans		Inclusive plans		
	Direct Cremation	Topaz	Pearl	Sapphire	Ruby
Funeral Director's fees and services (inc. care and preparation of the deceased*)					
A simple coffin with a nameplate					
A quality, veneered coffin with nameplate					
A high quality, oak veneered coffin with nameplate					
A funeral hearse and bearers					
24 hour transfer of the deceased to funeral home / chapel of rest	National	25 miles**	25 miles**	25 miles**	25 miles**
Organising the service at the crematorium / cemetery					
Family support and guidance provided by the funeral director					
Funeral procession from home / funeral home to crematorium or cemetery					
Time of funeral agreed mutually between funeral director and family					
Visits to chapel of rest permitted at any time, subject to appointment with the funeral director					
One following limousine					
Two following limousines					
An allowance towards the disbursements costs (these are costs for cremation/cemetery fee, doctor's fee and minister's or celebrant's fee)					

*We guarantee your Safe Hands plan will pay for the funeral director's costs. Our Ruby, Sapphire, and Pearl plans also provide £1,200 towards third party costs (fees for cremation or interment, a doctor's fee, and a Minister's or Celebrant's fee). That specific allowance increases annually in line with CPI – but if it doesn't cover those third party costs completely, then there'll be a balance to pay. **Mileage over 25 miles is charged at the funeral director's prevailing rate at the time of need.

Cancellation policy and form

As a reminder, we have set out our cancellation policy again for convenience:

How do I cancel my Plan?

Cancelling within 30 days of the start date

You can cancel your Plan within 30 days of the start date without giving any reason and receive a full refund.

Cancelling your Plan more than 30 days after the start date

If you cancel after 30 days of the start date, we'll refund all monies paid into the Plan, minus the cancellation fee which is £295 and the additional charge (if any).

We will have no further obligation to fulfil your Plan. Your Plan is not an investment product and does not pay interest on money refunded.

If you want to cancel your Plan, then you **must let us know in writing**.

You can either:

- Write to us or use our tear off Cancellation Form found at the bottom of this document and send it to our postal address:
**Safe Hands Funeral Plans,
12 Mariner Court, Calder Park,
Wakefield WF4 3FL.**
- You can email us at:
cancellations@safehandspans.co.uk

We will send refunds that are due within 30 days of receiving your request.

If you are paying for your plan in instalments over more than 24 months, you will not be refunded the additional charge you've paid on top of your plan. The refund will be of your plan price

only, minus the cancellation fee and additional charge.

Our right to cancel your Plan

We can cancel your Plan if:

- We can't provide what's in your Plan due to circumstances beyond our control.
- You're paying in instalments over 2 to 10 years and you miss a total of any 3 instalments during your instalment payment plan.

If we cancel your Plan, then we'll pay you back any payments made except for the cancellation fee and additional charges (where you have paid in instalments over 2 to 10 years). We'll charge £295 for cancelling if more than 30 days has passed since the Plan start date.



Cancellation Form

(To be completed by the Plan purchaser only)

I/We (*) hereby give notice that I/We (*) cancel my/our (*) contract for the supply of the following funeral plan service,

(*) Delete as appropriate

To: Safe Hands Funeral Plans, 12 Mariner Court, Calder Park, Wakefield WF4 3FL, or cancellations@safehandspans.co.uk:

Name of Plan holder(s): _____

Plan holder number: _____

Address of Plan holder(s): _____

Signature of Plan holder(s) (only if this form is notified on paper): _____

Date: DD / MM / YYYY

Date Plan purchased: DD / MM / YYYY

0800 917 7099
safehandspans.co.uk

Safe Hands Funeral Plans
12 Mariner Court
Calder Business Park
Wakefield WF4 3FL

Company Number: 08869875
Safe Hands Plans Limited trading
as Safe Hands Funeral Plans

Terms & Conditions are available on request or on our website