



Funeral Plan Key Features

The purpose of this document is to help customers by summarising the main features and benefits of our plans. It is to be read in conjunction with our Terms and conditions.



1. What is a Safe Hands Funeral Plan?

A Safe Hands Funeral Plan is a means by which people can protect their loved ones against rising funeral costs and help eliminate any uncertainty or indecision regarding what a person's preferred funeral arrangements should include.

2. Who can buy a plan?

Provided the person purchasing the plan is aged 18 or over, then there is no minimum or maximum age limit in terms of the plan holder's age.

If the plan is being paid for by monthly instalments, particularly if the plan holder's age is at the upper end of the scale, we advise you note that if the plan holder passes away before all the instalments have been paid, the balance of the plan must be settled before the funeral can take place.

3. What our plans include

Our Pearl, Sapphire and Ruby plans are our most popular. The 'Funeral Director's Services' covered by them are fully guaranteed, meaning there will never be anything further to pay towards them. These plan types also include a generous but not unnecessarily excessive allowance of £1,200 (plus annual indexed CPI uplift), towards the combined cost of the cremation fee (or interment fee if burial), doctor's fee and minister's fee when the plan holder passes away.

With the Topaz plan, the 'Funeral Director's Services' (which are identical to those covered by our Pearl plan) are also fully guaranteed, meaning there will never be anything further to pay towards them. However, this plan does not include any allowance towards the cost of the cremation fee (or interment fee if burial), minister's fee, or doctor's fee.

The Direct Cremation plan covers the collection of the deceased and the care of their body by a funeral director pending the date of the cremation, transport of the deceased the crematorium, the cost of the cremation and the return of the ashes, if required, to a designated family member or friend. With this plan, there is no service for mourners to attend at the crematorium.

4. What's not included in our plans?

To check what Funeral Director's Services are included in your plan, refer to your Customer Welcome Pack. If there is anything that you want your funeral to include that is not defined in your Customer Welcome Pack, then these will not be included in your plan and will not, therefore, be covered by your plan when you pass away.

5. Simple payment options

We offer a range of payment options, covering:

- Single lump sum
- Instalments over 12, or 24 months (no Instalment Handling Charge, so straight repayment)
- Instalments over 36, 60, or 120 months (a 4% flat Instalment Handling Charge, calculated annually, is applicable)

If you are paying for your plan by monthly instalments, there is no penalty applied if you pay the plan off early.

6. If you want to make changes to your plan.

If, at any time, you decide you would like to enhance the specification of your plan and what it includes, you are welcome to do so. Under such circumstances, simply call Safe Hands on 0800 817 7099, and we will confirm what any additional cost may be and modify your plan accordingly.

7. When, and how, do we report the plan holder's death to Safe Hands?

The plan holder's death must be reported to Safe Hands in the first instance, by dialling 0800 917 7099 and selecting 'Report a bereavement' from the list of options. The line is open 24 hours a day, 365 days a year.

8. What happens after the plan holder's death has been reported to Safe Hands?

This can vary depending on circumstances. For example:

Plan holder dies at the family home (day or night): Safe Hands will instruct the funeral director to collect the deceased as soon as the doctor has confirmed that the deceased can be taken into their care.

Plan holder dies in a care home or hospice (day or night): Safe Hands will instruct the funeral director to collect the deceased as soon as the doctor has confirmed that the deceased can be taken into their care.

Plan holder dies in a hospital during the night or on a weekend: Because hospital mortuaries are closed during these times, it will not be until the next working day that Safe Hands instructs the funeral director to collect the deceased.

Plan holder dies in a hospital during the day (Monday to Friday): Safe Hands will instruct the funeral director to collect the deceased as soon as the doctor has confirmed that the deceased can be taken into their care.

Note: For more detailed information and guidance regarding what to do, and what happens, when a plan holder passes away, refer to your Customer Welcome Pack and the sheet titled, 'Instructions for your next of kin', and on the reverse side, 'What happens after a Plan holder passes away?'

9. Where a plan is being paid for by monthly instalments, what happens if the plan holder passes away before all their instalments have been paid?

Under these circumstances, the outstanding balance must be settled before the funeral can take place.

In the case of plans being paid for over 36, 60, or 120 months (which incur a monthly 4% flat Instalment Handling Charge, calculated annually), the outstanding balance would of course allow for a reduction in the Instalment Handling Charge.

10. Who will carry out my funeral?

Your funeral will be conducted by a funeral director local to you.

We work with a network of funeral directors covering all areas of the UK. Comprising thousands of branches nationally, they consist of a healthy mix of independent firms, several Co-op regions, and various corporate firms.

11. How does Safe Hands keep my money safe?

Maximum care has been taken to ensure the Trust fund in which our customers' monies are invested complies with all current legislation as set out in the 'Regulated Activities Order' (Financial Services and Markets Act 2000).

Our Trust Fund, which, in accordance with the above legislation, is operated entirely independently, of Safe Hands, by Pitmans Trustees Limited.

When you pass away and the funeral director provides us with a copy of your death certificate, the monies are released from the Trust fund to pay for your funeral arrangements according to the terms of your chosen plan.

Safe Hands Funeral Plans are also regulated by the Funeral Planning Authority (FPA), the primary purpose of which is to ensure that the companies it regulates are operating in a manner that will result in customers getting the funeral they have paid for when it is needed.

For more information about the Safe Hands Plans Trust, please go to www.safehandsplans.co.uk/trust-us.

12. If you want to cancel your plan?

You can cancel your plan at any point within 30 days of the 'Plan Effective date' detailed on your Plan Certificate and receive a full refund of monies paid towards it.

If you cancel your plan after 30 days of the 'Plan Effective date', cancellation is subject to a cancellation charge of £249.

13. How you can contact us

- By phone: 0800 917 7099
- By email: info@safehandsplans.co.uk
- In writing: 8 Peterson Road, Wakefield, West Yorkshire, WF1 4EB