



# Distinct Cremations



Direct Cremation Funeral Plans

A simple,  
affordable  
funeral,  
planned  
in advance

Your simple guide



Sue Cook, TV Presenter

SUMMER 2023

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*I talked to the people at Distinct Cremations. They told me these days many of us don't want to spend large sums of money on an elaborate funeral.*

**Sue Cook, TV Presenter**



Distinct Cremations is the trading name of Distinct Funeral Plans Limited, a member of the Westerleigh Group that have been assisting and providing families with quality services in beautiful settings for over 30 years. All calls to 0800 or 0808 numbers are free whether made from a landline or mobile. Calls may be recorded for monitoring and quality purposes. Testimonials within this guide are from authenticated customers.

# A simple cremation guaranteed

A funeral plan is a way to plan and pay for your funeral in advance. It provides you with peace of mind – knowing that your loved ones won't have to worry about paying for your funeral at what might be an upsetting time.

We offer two low-cost funeral plans both offering a simple cremation where the celebration of life can happen at a time and place of your loved ones choosing.

Our plans are amongst the best value direct cremation funeral plans available in the UK today and start at £1,595. Our Unattended plan has no mourners present at the cremation whilst our Private plan allows for up to 20 mourners.

## How our direct cremation funeral plans work

### Plan

- **Choose one of our plans**  
Two plans depending on whether you'd prefer no mourners or up to 20 mourners.
- **Choose how you would like to pay**  
Four simple options that make our plans very affordable (see page 12).
- **Confirmation documents**  
We will send you documents to store safely so you can focus on enjoying your life.

### Time of Need

- **One phone call**  
When the time comes, one phone call is all it takes to start the arrangements.
- **Dignified direct cremation**  
We carry out your cremation with care and respect, notifying your family if they wish.

### Remember

- **Ashes returned within 14 days**  
Your ashes personally returned within 14 days.
- **Celebration of life**  
Your family can choose when, where and how to celebrate your life.



“ *These days, we like things less complicated, especially when saying goodbye to a loved one* ”

*Sue Cook, TV Presenter*

## A fuss-free alternative

A direct cremation is different to a traditional funeral or basic funeral with formal service. A direct cremation offers a fuss-free alternative with people today choosing one for a variety of reasons.

## 1. You want to save money

A direct cremation funeral plan costs 60% less than a traditional funeral<sup>1</sup> because it includes less – even less than the 'basic funeral' available from some funeral directors. For example, there is no hearse, no limousines and no procession. This doesn't mean it's an inferior service, just different and you spend less.

## 2. You don't want the fuss

There are many people who don't like to create a big fuss or prefer not to tell anyone when they pass a major milestone in life. A direct cremation allows you to make a more discreet choice for your funeral too.

## 3. You may have a small family

Some people worry about spending a lot of money when there aren't many loved ones to attend. Our funeral plans provide for either no mourners being present or up to 20, meaning you aren't paying for something you don't think you'll need.

## 4. You may not be religious

Although humanist ministers and other celebrants are available to conduct services, some people still see a funeral with a service as being a religious event. And that just might not be for you. With a direct cremation funeral plan there is no formal service. If you choose our Private plan, included is a 20 minute family-led service.

## 5. You want a more distinct celebration of life

A lot of people want a big celebration of life or one more in tune with the way they lived. A direct cremation funeral plan allows you to separate the cremation from the celebratory event. Your loved ones can arrange the celebration you really want and put the money saved towards a perfect send off.

## 6. You just don't want a funeral

Many people see funerals as morbid, a waste of money and something they just don't fancy for themselves. If this is how you feel, a direct cremation plan provides what you want – no elaborate funeral – just a dignified cremation.

Of course, you may have your own reason for choosing a direct cremation. Times are changing and today all of us are free to choose what's right for us. We are here to guide you through the process, whatever your reason for choosing a Distinct Cremations plan.

<sup>1</sup> Saving is based on the cost of a basic funeral at £3,953 (SunLife Cost of Dying Report 2023, [sunlife.co.uk/funeral-costs](http://sunlife.co.uk/funeral-costs)) vs the cost of a Distinct Cremations unattended funeral plan at £1,595.

Please contact us today

**0800 047 2026**

[www.distinctcremations.co.uk](http://www.distinctcremations.co.uk)

No obligation to buy when you call

# Why choose our plans?

If you are comparing direct cremation plans, Distinct Cremations offers two of the best value plans available, guaranteeing more benefits at a low price.

## Amongst the best value in the UK

When comparing direct cremation plans it's important that you not only compare price, but also *what's included* for that price. Many plan providers charge extra for things we include in our plan price, which is why Distinct Cremations' plans offer such good value.

## Five star rating

Our unattended plan paid with a single payment or spread over 12 months has been rated five stars by Fairer Finance, a leading independent reviewer of consumer finance in their direct cremation plan category.



## One of the UK's leading cremation companies

We're part of Westerleigh Group, one of the UK's largest cremations providers, who conduct 60,000 cremations every year and operate close to 40 crematoriums across the country. Being part of Westerleigh Group allows us to draw on the experience of staff who are dedicated to caring for the deceased.

## Distinct Cremations throughout

Our own people are responsible for the service and quality control at every part of your journey with us – from the people answering the phone to those working in the crematoriums. It's our own team who bring you into our care and personally deliver your ashes back to your loved ones. The mortuary facilities and private ambulances are ours, too.

Some providers of direct cremation funeral plans do not own their own facilities, so do not have such close control over the service and care you receive.



*They are extremely professional,  
giving peace of mind to myself and my family.*

**Debra, Chester**



## No hidden costs and no bill left behind

With a Distinct Cremations plan, the cremation and everything in the plan is guaranteed. There are no hidden costs and no bill left behind for loved ones to pay. This leaves you with peace of mind that your loved ones are not unnecessarily stressed at a difficult time.

## Your money is independently protected

If you pay for your plan in either a single payment or spread the cost over 12 months, the money you pay will be transferred to the Distinct Funeral Plans Trust, which is legally separate and independent of Distinct Cremations.

The Trust is managed by expert trustees, the majority of whom are independent of Distinct Cremations, and whose primary purpose is to protect the interests of funeral plan customers. The trustees work with an FCA regulated fund manager to invest the money in the trust. This allows us to guarantee that your funeral will be paid for in the future.

If you pay with one of our 5 or 10 year payment plans (see page 13), there is a requirement to pay a one-off £95 arrangement fee up-front. The remaining balance of the plan is then split into monthly payments over the term selected and used to take out a whole of life policy with an authorised insurer. This policy will pay out to Distinct Cremations upon your death – loved ones won't need to pay a penny more for the services in the plan.

## Money-back guarantee

You can buy a Distinct Cremations plan with confidence. If you choose to pay for a plan with a single payment or spread the cost over 12 months, there's a 30 day cooling off period when you can cancel without charge, and after that there's a cancellation fee of just £95 deducted from any money refunded. If you choose a 5 or 10 year payment plan and cancel within 12 months, you will get a full refund of all payments paid.



## Reviews - 4.9 stars on feefo

We encourage our customers to review our service, whether they've purchased a funeral plan themselves or have arranged a direct cremation for a loved one. We are proud to achieve a high star rating from feefo on positive reviews.

## 14 day return of ashes

We are the only direct cremation plan provider that guarantees to personally deliver your ashes back to your loved ones within 14 days, as part of the set price you pay. Alternatively, we can carefully scatter the ashes in our beautiful remembrance gardens at the crematorium.

## An option to have loved ones present

Our Private plan allows for a family-led service for 20 of your loved ones to say their goodbyes. Your family will have 20 minutes in the chapel at the crematorium which could be used for songs, readings or poems. Ultimately though, a Private cremation doesn't have to conform to traditions – whatever you and your family choose to do in the time, is up to you and we'll be on hand to help. A Private service takes place at one of our Westerleigh crematoriums throughout the UK.

## An option to Go Greener

For a small additional charge, all of our plans and payment options come with an option to Go Greener. Included in our Go Greener option is an alternative coffin made from wood containing a mix of virgin, recovered and recycled fibre – a coffin that uses up to 80% fewer trees to produce\*. We'll also offset the carbon emissions from our service when it is required. Plus, at the point of purchasing a plan we'll arrange for a tree to be planted here in the UK as a natural solution to tackle climate change. Going greener is a conscious step that you might like to take to help protect the world we live in for future generations.

For more information please refer to our Go Greener Optional Extra summary document enclosed with this guide.

\*LifeArt 2023 "compared to veneered coffins manufactured from MDF or Particleboard"

# The highest standards

Low cost doesn't mean low quality. With Distinct Cremations you can be confident that the quality of our service, crematoriums and their surroundings will always be of the highest standards.

## 24 hour, 7 days a week support

Quality starts from the moment you call our Customer Service Team. You can call us at any time if you would like to chat through anything to do with your plan, or if your family need to call when the cremation is required.

## When the time comes

When the cremation is required, we will collect the deceased from the hospital, care home or own home, and deliver them safely to our mortuary using our own private ambulances. If you choose a Private cremation (details on page 11) we will then arrange the time and day and inform loved ones in advance.

Our own operatives, and a chapel attendant at the crematorium, will ensure the coffin is placed on the catafalque while a piece of music is played, and we will observe a quiet moment of respect.

We use the latest technology to ensure that anyone in our care is clearly identified at every stage of their journey with us, from collection to delivery of ashes.

## Investing in new technology so we're kinder for the environment

The cremators operated by Westerleigh Group at our state-of-the-art crematoriums are amongst the cleanest within the UK. We are committed to minimising our impact on the environment and many of our crematoriums already exceed the current government environmental guidelines for reducing air pollution. All Westerleigh crematoriums aim to reduce energy consumption and CO2 emissions through efficient working practices, installation of modern equipment and upgrades where opportunities exist.

## Protecting eco systems in beautiful surroundings

Our crematoriums seek to utilise light, space and natural materials to instill a sense of calm. When we build new crematorium we work with the environment and not against, ensuring natural eco systems are not damaged or changed, and are protected for generations to come. Some of our crematorium grounds even have grey water harvesting, bee hives and insect hotels.

Please contact us today

**0800 047 2026**

[www.distinctcremations.co.uk](http://www.distinctcremations.co.uk)

No obligation to buy when you call



*I had a very caring experience speaking to them. My mind is now sorted as to my end of life.*

**- Sandra Ann Maltby**





“

*This all makes sense to me.  
Something I'd want for myself for sure.*

”

*Sue Cook, TV Presenter*

## What's included in the plans

We offer two funeral plans, amongst the best value in the UK and both guaranteeing a fuss-free dignified cremation.

## Included in your unattended Distinct Cremations plan:

- ✓ **Collection and care** of the deceased from anywhere in Mainland Great Britain
- ✓ **Legal paperwork** completed and checked
- ✓ **Guaranteed** cremation at one of our Westerleigh crematoriums
- ✓ **A doctor's fee** for the issue of cremation medical certificates
- ✓ A standard **coffin**
- ✓ **Removal** of any pacemakers and medical implants
- ✓ **Cardboard urn** for easy scattering
- ✓ **Personal delivery** of ashes within 14 days
- ✓ Notification of the **date of cremation**
- ✓ A **Customer Service** Specialist
- ✓ **24/7 phone support** when a funeral is needed

**PLUS**, our **Private plan** includes **an early morning, 20 minute family-led service** at one of our crematoriums for **up to 20 people**.



### An option to Go Greener

Our optional extra can be added to either of our plans, and includes:

- A coffin made from wood fibre containing a mix of virgin, recovered and recycled fibre – a coffin that uses up to 80% fewer trees to produce\*
- Carbon offsetting of the Distinct Cremations service
- A tree planted as a natural solution to tackle climate change

For more information please refer to our Go Greener optional extra summary document enclosed with this guide.

## Not included in Distinct Cremations plans:

- ✗ Attendance of mourners (unless a Private plan is chosen)
- ✗ Viewing of the deceased
- ✗ Funeral service or procession
- ✗ Choice of crematorium (unless Private plan is chosen in which case you can choose from one within our Westerleigh network)
- ✗ Choice of the time the cremation takes place
- ✗ Embalming
- ✗ Cost of repatriation from outside mainland Great Britain
- ✗ Celebrant or minister fees
- ✗ Special requests such as memorials, flowers, catering or obituaries
- ✗ Any additional charges (such as VAT) passed to us due to changes in the law, tax rules or legislation that affects the way cremations are carried out

**Please see the enclosed Funeral Plan Summary and Terms and Conditions for further information.**

\*LifeArt 2023 "compared to veneered coffins manufactured from MDF or Particleboard"

# How much do our plans cost?

Here you can compare our prices and decide which payment method works best for you. You are guaranteed to be accepted with no medical questions no matter which payment option you choose.

	Unattended Plan	Private Plan
<b>Single payment</b> available to everyone over the age of 18	£1,595	£2,145
<b>12 monthly instalments</b> available to everyone over the age of 18	11 payments of £132.91 and a final payment of £132.99	12 payments of £178.75
<b>Total cost over 12 months</b>	<b>£1,595</b>	<b>£2,145</b>
<b>5 years</b> available if you are aged between 50-74	From £30.68 per month	From £44.54 per month
<b>Total cost over 5 years</b>	<b>From £1,935.80</b>	<b>From £2,767.40</b>
<b>10 years</b> available if you are aged between 50-74	From £18.15 per month	From £25.87 per month
<b>Total cost over 10 years</b>	<b>From £2,273.00</b>	<b>From £3,199.40</b>

*Prices valid as at 28/06/2023. For plans paid over 5 or 10 years, the price you pay will depend on your age at the point you take out a plan. All prices are inclusive of administration fees. Please see the enclosed Distinct Cremations Pricing leaflet for further information.*

## An option to Go Greener

Our Go Greener optional extra is available on both plans and all payment options and can be added for a small additional cost. Further details on the cost of adding this option can be found on the enclosed Distinct Cremations Pricing leaflet.

# Which payment option is right for you?

## Single payment or over 12 months

Your money is paid into the Distinct Funeral Plan Trust.

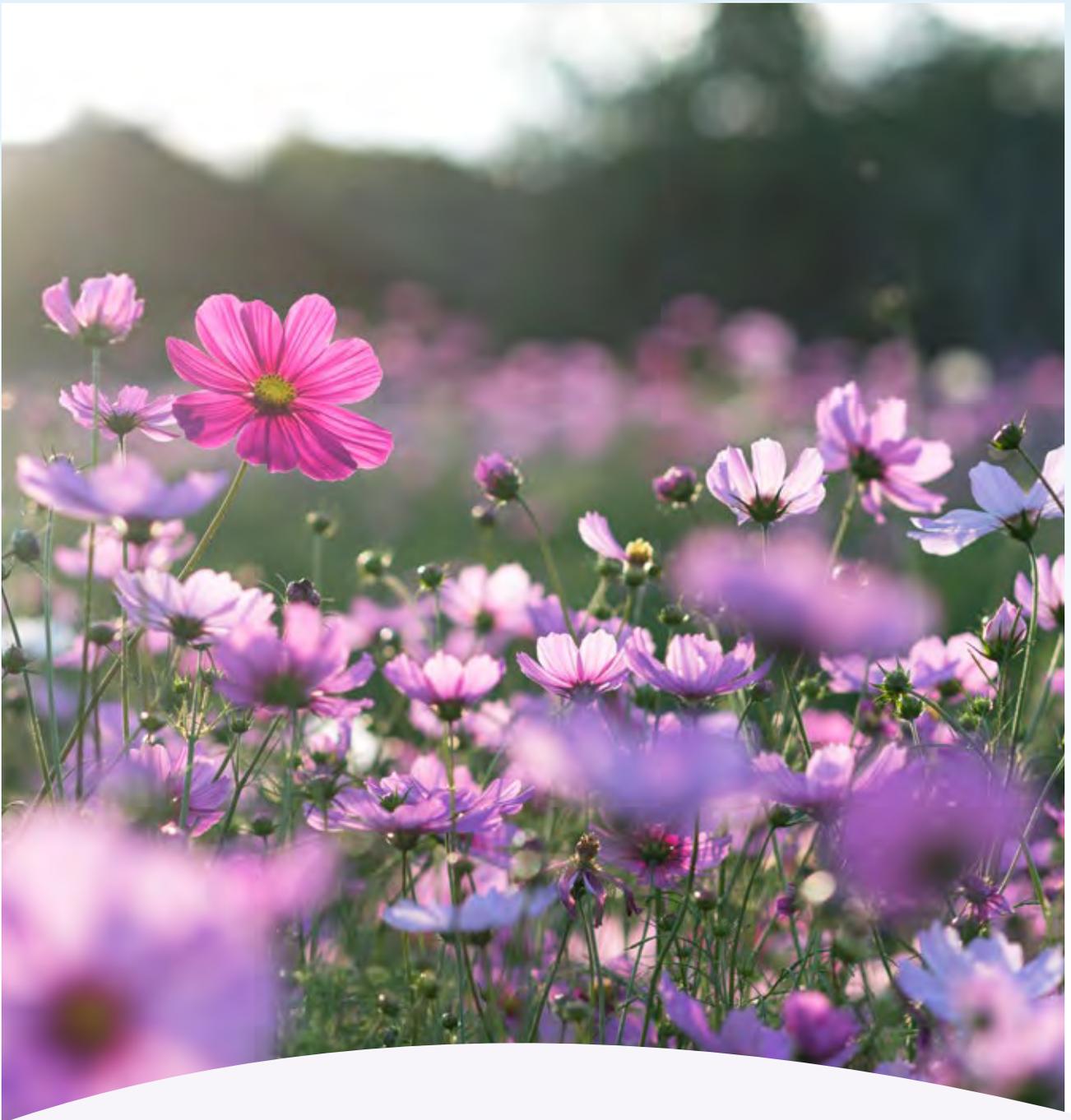
- ✓ **Acceptance is guaranteed** if you're over 18 years old, with no upper age limit
- ✓ Once full payment is made the services in the plan are **100% guaranteed**
- ✓ If you spread the cost over 12 months, **the single price is simply split into 12 payments**
- ✓ Money is transferred into the **Distinct Funeral Plans Trust**, independent of Distinct Cremations
- ✓ **Money-back guarantee** - there's a 30 day cooling off period where you can cancel without charge, and after that there's a cancellation fee of just £95, deducted from the money refunded
- ✓ If you pay over 12 months, you can add a deposit if you wish, and your monthly payments will be **reduced accordingly**
- ✓ Payments are fixed over 12 months **protecting you from inflation**
- ✗ The plan **has to be paid in full** before your cremation is guaranteed to be covered

## Paying for a plan over 5 or 10 years

Your money is used to purchase a whole of life policy with an authorised insurer.

Paying this way comes with a requirement to pay a one-off £95 arrangement fee up-front.

- ✓ Acceptance is **guaranteed** for anyone aged between 50-74
- ✓ **Low monthly payments** – depending on your age
- ✓ **Guaranteed** to cover the costs in your plan after **just 12 months**, meaning that if you pass away before you have finished paying, your plan is guaranteed with no further payments required
- ✓ Payments are fixed for the term **protecting you from inflation**
- ✓ **Full cover provided** for accidental death from day one
- ✓ **Money-back guarantee** if you decided to cancel in the first 12 months
- ✗ **You must continue to make your monthly payments** for the full period or to end of life if earlier, otherwise you will lose the benefit.
- ✗ **You will pay more for your plan** overall compared to paying with a single payment or spreading the cost over 12 months
- ✗ **If you cancel after 12 months** of the plan start date, you will not receive any money back.



# Answers to your questions

Alternatively, call us on **0800 047 2026**  
to ask any questions

## How is a direct cremation different to a traditional funeral?

The arrangements are made directly with us, the formalities are kept to an absolute minimum and there's no service, leaving families free to organise their own celebration of life, at a time and place that suits everyone.

## Will I be accepted for a plan?

Providing you're aged 18 or over acceptance is guaranteed for a single or 12 monthly payment option, with no upper age limit. You have to be aged between 50 and 74 to take out a 5 or 10 year payment plan. There are no health questions to answer.

## How do you keep prices so low?

All the unnecessary frills and fuss of a traditional funeral have been removed. However, the quality and dignity of the occasion remain the same.

Our mortuary, private ambulances and crematoriums are our own, so we do not have the additional costs of renting another company's facilities or hiring their staff.

## What do you do with my money?

If you pay in a single payment or over 12 months, your money is transferred to the Distinct Funeral Plans Trust and is held securely and separately from Distinct Cremations.

With our 5 and 10 year payment plans, your money is used to purchase a whole of life insurance policy with an authorised insurer.

## How do I know that my loved ones will receive my ashes back?

Our stringent personal checks coupled with our advanced digital identity system mean a loved one is properly identified throughout their Distinct Cremations journey.

## Can my loved ones attend the cremation?

Yes, our Private plan allows for an early morning family-led 20 minute service for 20 people in the chapel at the crematorium. The crematorium you choose has to be one within our Westerleigh network. You can visit our website and use the search function to find the nearest Westerleigh crematorium to you. If you would like to discuss this option in more detail please call us on **0800 047 2026**.

## If I add the Go Greener option, what is my money used for?

We have partnered with Greenr, a UK based company who allow us to invest in green projects to offset unavoidable emissions. By choosing the Go Greener option, we pay Greenr a set amount of money from your plan purchase to offset the carbon emissions from the cremation service when it is needed (from collection of the deceased, the manufacturing of the coffin that is used, the energy used to power our mortuary facility, the cremation and the personal delivery of ashes).

The money you pay for the Go Greener optional extra will also cover the cost of a coffin that uses up to 80% fewer trees to produce\*. Our supplier, LifeArt is one of the world's leaders in environmentally clean coffin and casket technology.

We will also, at the point of purchasing a plan, arrange for a tree to be planted here in the UK as a natural solution to tackle climate change. Even though the cremation won't be required just yet, the environmental benefits of you going greener start now.

For more information please refer to our Go Greener optional extra summary document enclosed with this guide.

## Do you offer funerals needed now?

Anyone who needs a funeral now, whether they have a Distinct Cremations plan or not, should call us on **0808 296 1493** and we will arrange a cremation straightaway. Where there is no funeral plan already in place, our unattended direct cremation starts at £995, where collection of the deceased is within office hours and from a hospital. Extra charges may apply for an out of hours or a home collection, an XXL coffin and doctor's fees, all of which are included in our funeral plan.

\*LifeArt 2023 "compared to veneered coffins manufactured from MDF or Particleboard"

# What to do next

## Get your plan started

Complete the application you have received with this guide, call us for a new application form or ask a Customer Service Specialist to complete it on the phone. Alternatively, you can purchase a plan online.

Tel: **0800 047 2026**

Web: **distinctcremations.co.uk**



### Your Customer pack

Everyone who takes out a plan will receive a comprehensive Customer Pack containing the following:

- ✓ A letter welcoming you to Distinct Cremations
- ✓ A summary of the plan's benefits and exclusions
- ✓ A record of your wishes and any special requests
- ✓ A plan schedule confirming your unique plan number, payment term and payment method
- ✓ Your plan terms and conditions



Distinct Cremations. The Smart Choice.

This funeral plan is provided by Distinct Funeral Plans Limited (trading as Distinct Cremations) who are authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 965289. Registered in England No: 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol. BS37 8QP. Part of the Westerleigh Group.

DCGO623

# Funeral Plan Summary

## Chosen Plan: Unattended



This funeral plan is provided by Distinct Funeral Plans Limited (trading as Distinct Cremations) who are authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 965289. Registered in England No: 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol. BS37 8QP. Part of the Westerleigh Group.

### It is important to read this document to check that the funeral plan chosen is suitable for your needs.

This document explains what is and is not included in your funeral plan, how you will pay for your plan and information on cancelling your plan, making a complaint and your entitlement to compensation. Please ensure you read this carefully. Please note this is a summary of your plan; please refer to our pre-contractual documentation and terms and conditions or contact us using the details below for further details.



#### What products and services are included in my funeral plan?

- ✓ An unattended cremation
- ✓ Collection of the deceased
- ✓ Care at our professional mortuary
- ✓ Prepare the deceased for cremation
- ✓ Help with all legal and cremation paperwork
- ✓ Respectful and dignified cremation at one of our nationwide crematoriums
- ✓ Removal of artificial mechanisms or pacemaker
- ✓ Single doctor's fee
- ✓ 24/7 support
- ✓ A simple coffin and urn
- ✓ XXL coffin, if required
- ✓ Ashes scattered in the garden of remembrance or personally returned within 14 days

If you add the Go Greener optional extra to your plan, you will receive additional services to those listed above. Please read the Go Greener optional extra summary document for full details.



#### What products and services are not included in my funeral plan?

- ✗ Attendance of mourners
- ✗ Viewing of the deceased
- ✗ Funeral service or procession
- ✗ Choice of crematorium
- ✗ Choice of the time the cremation takes place
- ✗ Embalming
- ✗ Cost of repatriation from outside mainland Great Britain
- ✗ Celebrant or minister fees
- ✗ Special requests such as memorials, flowers, catering or obituaries
- ✗ Any additional charges (such as VAT) passed to us due to changes in the law, tax rules or legislation that affects the way cremations are carried out



#### How do I make changes to my plan?

You can contact us at anytime to discuss any changes you want to make to your plan. If you purchase a plan and pay in a single payment or over 12 months, you can upgrade your plan and you will be required to pay the difference between what you initially paid and the current price of the new plan you require. If you wish to downgrade your plan you will receive back the difference between the current cost of your new plan and the price originally paid. There is no charge for making these changes. You cannot upgrade or downgrade a plan paid over 5 or 10 years.

If your needs change and you wish to cancel your plan please see the section below 'How to cancel my Plan' for details.



#### When and how do I pay?

##### Single payment or 12 monthly instalments

Payment can be made by a single sum of £1,595 or by monthly instalments over a maximum of 12 months (11 payments of £132.91 and a final payment of £132.99). The plan price includes an administration fee of £650.

If you decide to pay in 12 monthly instalments and you die before all payments have been made, please see the options available to your Nominated Representative in the section below.

##### 5 year and 10 year instalment plans

We also offer 5 and 10 year payment options, available to anyone between 50 and 74 years old. These payment options come with a requirement to pay a one-off £95 arrangement fee up-front. The remaining balance of the plan is then split into monthly payments over the term selected. Monthly instalments depend on your age, and you will pay more for your plan. For example, a 62-year-old will pay £30.94 per month (£1,951.40) for a 5 year plan, or £18.60 per month (£2,327.00) for a 10 year plan. Monthly instalments

include an administration fee of £4.25 (5 year) or £3.00 (10 year). Please see the leaflet entitled Distinct Cremations Pricing for full pricing details. If you die within 12 months (the moratorium period) of the plan start date, please see the options available to your Nominated Representative in the section below.

You can find more information in your Prepaid Funeral Plan Terms and Conditions.



### What happens if I miss a payment?

If you fail to make an instalment payment, we will contact you to ask you to make payment.

If we do not receive payment, and you then go on to miss the following scheduled payment (meaning two consecutive payments have been missed) we will again contact you to ask you to make payment. If we do not receive payment before the third scheduled payment we may cancel your plan. If your Plan is cancelled, you will not be able to restart it. Please contact us immediately, if you are having difficulty paying for your plan.

#### Single payment or 12 monthly instalments

If we cancel your plan due to two consecutive missed payments, we will refund to you any money paid to date minus a cancellation fee of £95 and we will be under no further obligation to provide the services set out in this document.

If you die before your plan is fully paid, and your plan has not been cancelled, the Nominated Representative can pay all outstanding instalments so the funeral can take place.

#### 5 year and 10 year instalment plans

If we cancel your plan within 12 months (the moratorium period) of the plan start date due to two consecutive missed payments, we will refund to you any money paid to date and we will be under no further obligation to provide the services set out in this document.

If we cancel your plan due to two consecutive missed payments and 12 months have passed since the plan start date, you will not be entitled to a refund, and we will be under no further obligation to provide the services set out in this document.

If you die after 12 months of the plan start date and your payments are up to date, there will be nothing further to pay. Your Nominated Representative or estate will receive the services outlined in your Plan.

You can find more information in your Prepaid Funeral Plan Terms and Conditions.



### How do I cancel my Plan?

You have the right to change your mind at any time. Please call us or write to us to cancel your plan.

#### Single payment or 12 monthly instalments

If you cancel within 30 days (the cooling off period) of the plan start date we'll refund all the money you have paid. If you cancel after 30 days of the plan start date, we'll deduct a £95 cancellation fee from the money refunded.

#### 5 year and 10 year instalment plans

If you cancel within 12 months (the moratorium period) of the plan start date, we'll refund the money you've already paid.

If you cancel after 12 months (the moratorium period) of the plan start date, your instalments will stop. You won't be entitled to any refund of the money already paid.

Where applicable, all money will be refunded within 14 days of us receiving your notification of cancellation.



### How do I make a complaint?

We hope you won't ever need to complain about any aspect of the service you receive from us – but if you do, please phone us on 0808 296 7221, email [client.care@distinctcremations.co.uk](mailto:client.care@distinctcremations.co.uk), write to us at Distinct Funeral Plans Limited, Oak Tree Court, Brookfield Drive, Cannock, Staffordshire. WS11 0JN or visit [www.distinctcremations.co.uk](http://www.distinctcremations.co.uk).

You can ask us for a copy of our complaint handling procedure.

If you're not satisfied with our response to your complaint, you can complain to: Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR, 0800 023 4567 (opening hours are: Monday to Friday – 8am to 8pm, Saturday – 9am to 1pm), [financial-ombudsman.org.uk/](http://financial-ombudsman.org.uk/).

Complaining to the ombudsman will not affect your legal rights.



### Financial Services Compensation Scheme

Distinct Funeral Plans Limited (DFPL) is covered by the Financial Services Compensation Scheme (FSCS).

If we can't meet our obligations, you may be entitled to claim compensation from the scheme. The service is free to consumers.

Further information is available from the FSCS: 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, 0800 678 1100 (opening hours are: Monday to Friday – 8.30am to 6.00pm), [fscs.org.uk](http://fscs.org.uk)



### Information concerning potential provider failure

In the unlikely event that our business fails, and you agree, we expect to transfer your funeral plan to, and be carried out, by another regulated funeral plan provider. This may incur extra costs to you. If the funeral plan will not be carried out by us or another provider, the customer or covered individual will receive a payment of the funeral plan customer balance. This may not be the full amount paid in.

If a transfer of your plan to another provider or return of monies is not possible, you will be entitled to claim compensation from the FSCS.

# Funeral Plan Summary

## Chosen Plan: Private



This funeral plan is provided by Distinct Funeral Plans Limited (trading as Distinct Cremations) who are authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 965289. Registered in England No: 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol. BS37 8QP. Part of the Westerleigh Group.

### It is important to read this document to check that the funeral plan chosen is suitable for your needs.

This document explains what is and is not included in your funeral plan, how you will pay for your plan and information on cancelling your plan, making a complaint and your entitlement to compensation. Please ensure you read this carefully. Please note this is a summary of your plan; please refer to our pre-contractual documentation and terms and conditions or contact us using the details below for further details.



#### What products and services are included in my funeral plan?

- ✓ Up to 20 attendees
- ✓ A 20 minute early morning family-led service
- ✓ Choice of crematorium from our own network
- ✓ Collection of the deceased (UK mainland only)
- ✓ Care at our professional mortuary
- ✓ Prepare the deceased for cremation
- ✓ Removal of artificial mechanisms or pacemaker
- ✓ Help with all legal and cremation paperwork
- ✓ Services of the Chapel attendant
- ✓ Respectful and dignified cremation at your chosen crematorium
- ✓ Single doctor's fee
- ✓ 24/7 support
- ✓ A simple coffin and urn
- ✓ XXL coffin, if required
- ✓ Ashes scattered in the garden of remembrance or personally returned within 14 days

If you add the Go Greener optional extra to your plan, you will receive additional services to those listed above. Please read the Go Greener optional extra summary document for full detail.



#### What products and services are not included in my funeral plan?

- ✗ Viewing of the deceased
- ✗ Funeral procession
- ✗ Choice of the time the cremation takes place
- ✗ Embalming
- ✗ Cost of repatriation from outside mainland Great Britain
- ✗ Celebrant or minister fees
- ✗ Special requests such as memorials, flowers, catering or obituaries
- ✗ Any additional charges (such as VAT) passed to us due to changes in the law, tax rules or legislation that affects the way cremations are carried out



#### How do I make changes to my plan?

You can contact us at anytime to discuss any changes you want to make to your plan. If you purchase a plan and pay in a single payment or over 12 months, you can upgrade your plan and you will be required to pay the difference between what you initially paid and the current price of the new plan you require. If you wish to downgrade your plan you will receive back the difference between the current cost of your new plan and the price originally paid. There is no charge for making these changes. You cannot upgrade or downgrade a plan paid over 5 or 10 years.

If your needs change and you wish to cancel your plan please see the section below 'How to cancel my Plan' for details.



#### When and how do I pay?

##### Single payment or 12 monthly instalments

Payment can be made by a single sum of £2,145 or by monthly instalments over a maximum of 12 months (12 payments of £178.75). The plan price includes an administration fee of £700.

If you decide to pay in 12 monthly instalments and you die before all payments have been made, please see the options available to your Nominated Representative in the section below.

##### 5 year and 10 year instalment plans

We also offer 5 and 10 year payment options, available to anyone between 50 and 74 years old. These payment options come with a requirement to pay a one-off £95 arrangement fee upfront. The remaining balance of the plan is then split into monthly payments over the term selected.

Monthly instalments depend on your age, and you will pay more for your plan. For example, a 62-year-old will pay £44.95 per month (£2,792.00) for a 5 year plan, or £26.56 per month (£3,282.20) for a 10 year plan.

Monthly instalments include an administration fee of £4.25 (5 year) or £3.00 (10 year). Please see the leaflet entitled Distinct Cremations Pricing for full pricing details. If you die within 12 months (the moratorium period) of the plan start date, please see the options available to your Nominated Representative in the section below.

You can find more information in your Prepaid Funeral Plan Terms and Conditions.



### What happens if I miss a payment?

If you fail to make an instalment payment, we will contact you to ask you to make payment.

If we do not receive payment, and you then go on to miss the following scheduled payment (meaning two consecutive payments have been missed) we will again contact you to ask you to make payment. If we do not receive payment before the third scheduled payment we may cancel your plan. If your Plan is cancelled, you will not be able to restart it. Please contact us immediately, if you are having difficulty paying for your plan.

#### Single payment or 12 monthly instalments

If we cancel your plan due to two consecutive missed payments, we will refund to you any money paid to date minus a cancellation fee of £95 and we will be under no further obligation to provide the services set out in this document.

If you die before your plan is fully paid, and your plan has not been cancelled, the Nominated Representative can pay all outstanding instalments so the funeral can take place.

#### 5 year and 10 year instalment plans

If we cancel your plan within 12 months (the moratorium period) of the plan start date due to two consecutive missed payments, we will refund to you any money paid to date and we will be under no further obligation to provide the services set out in this document.

If we cancel your plan due to two consecutive missed payments and 12 months have passed since the plan start date, you will not be entitled to a refund, and we will be under no further obligation to provide the services set out in this document.

If you die after 12 months of the plan start date and your payments are up to date, there will be nothing further to pay. Your Nominated Representative or estate will receive the services outlined in your Plan.

You can find more information in your Prepaid Funeral Plan Terms and Conditions.



### How do I cancel my Plan?

You have the right to change your mind at any time. Please call us or write to us to cancel your plan.

#### Single payment or 12 monthly instalments

If you cancel within 30 days (the cooling off period) of the plan start date we'll refund all the money you have paid. If you cancel after 30 days of the plan start date, we'll deduct a £95 cancellation fee from the money refunded.

#### 5 year and 10 year instalment plans

If you cancel within 12 months (the moratorium period) of the plan start date, we'll refund the money you've already paid.

If you cancel after 12 months (the moratorium period) of the plan start date, your instalments will stop. You won't be entitled to any refund of the money already paid.

Where applicable, all money will be refunded within 14 days of us receiving your notification of cancellation.



### How do I make a complaint?

We hope you won't ever need to complain about any aspect of the service you receive from us – but if you do, please phone us on 0808 296 7221, email [client.care@distinctcremations.co.uk](mailto:client.care@distinctcremations.co.uk), write to us at Distinct Funeral Plans Limited, Oak Tree Court, Brookfield Drive, Cannock, Staffordshire. WS11 0JN or visit [www.distinctcremations.co.uk](http://www.distinctcremations.co.uk).

You can ask us for a copy of our complaint handling procedure.

If you're not satisfied with our response to your complaint, you can complain to: Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR, 0800 023 4567 (opening hours are: Monday to Friday – 8am to 8pm, Saturday – 9am to 1pm), [financial-ombudsman.org.uk/](http://financial-ombudsman.org.uk/).

Complaining to the ombudsman will not affect your legal rights.



### Financial Services Compensation Scheme

Distinct Funeral Plans Limited (DFPL) is covered by the Financial Services Compensation Scheme (FSCS).

If we can't meet our obligations, you may be entitled to claim compensation from the scheme. The service is free to consumers.

Further information is available from the FSCS: 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, 0800 678 1100 (opening hours are: Monday to Friday – 8.30am to 6.00pm), [fscs.org.uk](http://fscs.org.uk)



### Information concerning potential provider failure

In the unlikely event that our business fails, and you agree, we expect to transfer your funeral plan to, and be carried out, by another regulated funeral plan provider. This may incur extra costs to you. If the funeral plan will not be carried out by us or another provider, the customer or covered individual will receive a payment of the funeral plan customer balance. This may not be the full amount paid in.

If a transfer of your plan to another provider or return of monies is not possible, you will be entitled to claim compensation from the FSCS.



## Go Greener Optional Extra – summary document



**Going Greener is a conscious step that you might like to take to help protect the world we live in for future generations.**

### What services does the Go Greener optional extra include?

- ✓ A coffin made from wood fibre containing a mix of virgin, recovered and recycled fibre
- ✓ Carbon offsetting of the Distinct Cremations service
- ✓ A tree planted as a natural solution to tackle climate change

### How do I add the Go Greener optional extra?

You can add the Go Greener optional extra at the point of purchase either by completing a paper application form and ticking the Go Greener option, completing the application over the telephone indicating you would like to include Go Greener or by purchasing online and selecting the relevant option.

### How much will it cost to add Go Greener?

If you pay for a plan with a single payment or spread the cost over 12 months, it's £100 to add Go Greener, which applies on top of the standard plan price.

Where the cost of a plan is paid for over 5 or 10 years, because the price you pay for a plan differs depending on your age and which payment term you select, the cost of adding Go Greener differs too. Where a plan is paid for this way, Go Greener will cost between £138.60 (for a 5 year Unattended plan for a 50 year old) and £181.20 (for a 10 year Private plan for a 74 year old) more than a plan without the Go Greener option.

For further details please refer to the Distinct Cremations Pricing leaflet.

### What happens to the money I pay for the Go Greener services?

If you pay for a plan with a single payment or spread the cost over 12 months, from the money you pay for the Go Greener option, an administration fee is retained by Distinct Cremations and we will use some of this to cover the cost of tree planting. The remaining money will be left in the same independent trust fund that the money for the funeral plan is paid in to. This money will then only be paid to Distinct Cremations when your funeral is needed, and we will use the money to cover the cost of the alternative coffin and offsetting the unavoidable carbon emissions.

If you choose to pay for a plan over 5 or 10 years, the additional cost you pay each month for Go Greener will be incorporated into the purchase of the whole of life insurance policy from the same authorised insurer we use for all plans paid over 5 or 10 years. From the initial £95 arrangement fee you pay when taking out a plan this way, we will use a set amount to cover the cost of tree planting. When your plan is needed, the insurance policy will pay out to Distinct Cremations and we will use the money to not only cover the cremation detailed in the Funeral Plan Summary but also to cover the cost of the alternative coffin and offsetting the unavoidable carbon.

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## How do Distinct Cremations offset the carbon of a Distinct Cremations service?

We have calculated the carbon emissions from our full service. This includes the miles we drive to collect the deceased, the manufacturing of the coffin, the energy used to power our mortuary facility, the cremation and the miles we drive to hand return the ashes (including return trips).

We have partnered with Greenr, a UK based company who allow us to invest in green projects to offset these unavoidable emissions.

When your cremation is required, Greenr will receive a set amount of money from the money you will have paid for the Go Greener option. They will use the money to fund projects such as afforestation and wind power. What's more, we have an agreement with Greenr that no fewer than 20% of the green projects funded will be UK based.

Greenr have certified Distinct Cremations services that include Go Greener as Greenr Positive. This means that more carbon is offset than is used for the cremation service.

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## Where will Distinct Cremations plant the tree?

We will use a well known national charity to facilitate the planting of a tree to ensure the tree is planted here in the UK. We will arrange this when you have paid for your plan, so even though the cremation won't be required just yet, the environmental benefits of you adding the Go Greener option start now.

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## Which coffin will be used?

Our supplier, LifeArt are one of the world's leaders in environmentally clean coffin and casket technology. Their patented enviroboard coffins and caskets are formed from lightweight sheets made of wood fibres – a coffin that uses up to 80% fewer trees to produce\*. The fibres are obtained from sustainable forestry operations, forestry or agricultural byproducts, or recycled wood fibres. Where timber is used, only branches and bark which would otherwise be lost are used.

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## Can I add Go Greener after I have set my plan up?

If you pay for your plan with a single payment or spread the cost over 12 months, yes you can. We will take a one-off payment to cover the then cost of the Go Greener option at the point you request to add it.

You cannot add Go Greener to a plan paid over 5 or 10 years, if that plan is already in place with us. We can instead add a note to your plan, so that at the point your next of kin calls us to put your plan in motion, we can advise them of your wish in going greener and we can discuss the one-off cost with them.

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## Can I remove Go Greener after I have set my plan up?

If you pay for your plan with a single payment or spread the cost over 12 months, yes you can. If you inform us to remove Go Greener, you will receive a refund of the original price paid for the Go Greener optional extra.

Once the Go Greener option has been added to a plan paid over 5 or 10 years, it cannot be removed.

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\*LifeArt 2023 "compared to veneered coffins manufactured from MDF or Particleboard"

**Please refer to the Prepaid Funeral Plan Terms and Conditions for more information on the Go Greener optional extra.**

**If you have any further questions about our Go Greener optional extra or would like to purchase a plan, please call us on**

**0800 047 2026**

This optional extra is available on a funeral plan provided by Distinct Funeral Plans Limited (trading as Distinct Cremations) who are authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 965289. Registered in England No: 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol. BS37 8QP. Part of the Westerleigh Group.

# Distinct Cremations Pricing



We always aim to keep our prices low and to offer you a choice of affordable ways to pay. Here you can compare our prices and decide which payment method works best for you.

	Unattended Plan	Private Plan
<b>Single payment</b> available to everyone over the age of 18	£1,595	£2,145
<b>12 monthly instalments</b> available to everyone over the age of 18	11 payments of £132.91 and a final payment of £132.99	12 payments of £178.75
<b>Total cost over 12 months</b>	<b>£1,595</b>	<b>£2,145</b>
<b>5 years</b> available if you are aged between 50-74	From £30.68 per month	From £44.54 per month
<b>Total cost over 5 years</b>	<b>From £1,935.80</b>	<b>From £2,767.40</b>
<b>10 years</b> available if you are aged between 50-74	From £18.15 per month	From £25.87 per month
<b>Total cost over 10 years</b>	<b>From £2,273.00</b>	<b>From £3,199.40</b>

Prices valid as at 28/06/2023. Prices are subject to review by Distinct Cremations. 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.

You can add the Go Greener optional extra to any of our plans and payment methods. If you pay for a plan with a single payment or spread the cost over 12 months, it will cost £100 to add Go Greener, which applies on top of the above plan price. The cost differs when adding Go Greener to a plan paid over 5 or 10 years. Please see overleaf for exact costs.

Please contact us today

**0800 047 2026**

[www.distinctcremations.co.uk](http://www.distinctcremations.co.uk)

No obligation to buy when you call



Age at purchase	5 year plan				10 year plan			
	Unattended Plan		Private Plan		Unattended Plan		Private Plan	
	Per month	Total Price	Per month	Total Price	Per month	Total Price	Per month	Total Price
50	£30.68	£1,935.80	£44.54	£2,767.40	£18.15	£2,273.00	£25.87	£3,199.40
51	£30.69	£1,936.40	£44.56	£2,768.60	£18.17	£2,275.40	£25.90	£3,203.00
52	£30.70	£1,937.00	£44.58	£2,769.80	£18.19	£2,277.80	£25.93	£3,206.60
53	£30.72	£1,938.20	£44.61	£2,771.60	£18.22	£2,281.40	£25.97	£3,211.40
54	£30.73	£1,938.80	£44.63	£2,772.80	£18.25	£2,285.00	£26.02	£3,217.40
55	£30.75	£1,940.00	£44.66	£2,774.60	£18.27	£2,287.40	£26.05	£3,221.00
56	£30.76	£1,940.60	£44.68	£2,775.80	£18.30	£2,291.00	£26.10	£3,227.00
57	£30.79	£1,942.40	£44.71	£2,777.60	£18.35	£2,297.00	£26.17	£3,235.40
58	£30.82	£1,944.20	£44.76	£2,780.60	£18.38	£2,300.60	£26.22	£3,241.40
59	£30.84	£1,945.40	£44.80	£2,783.00	£18.44	£2,307.80	£26.31	£3,252.20
60	£30.87	£1,947.20	£44.85	£2,786.00	£18.48	£2,312.60	£26.38	£3,260.60
61	£30.91	£1,949.60	£44.90	£2,789.00	£18.54	£2,319.80	£26.46	£3,270.20
62	£30.94	£1,951.40	£44.95	£2,792.00	£18.60	£2,327.00	£26.56	£3,282.20
63	£30.98	£1,953.80	£45.02	£2,796.20	£18.68	£2,336.60	£26.68	£3,296.60
64	£31.03	£1,956.80	£45.09	£2,800.40	£18.76	£2,346.20	£26.80	£3,311.00
65	£31.08	£1,959.80	£45.17	£2,805.20	£18.85	£2,357.00	£26.95	£3,329.00
66	£31.14	£1,963.40	£45.26	£2,810.60	£18.95	£2,369.00	£27.11	£3,348.20
67	£31.20	£1,967.00	£45.36	£2,816.60	£19.07	£2,383.40	£27.29	£3,369.80
68	£31.28	£1,971.80	£45.48	£2,823.80	£19.21	£2,400.20	£27.50	£3,395.00
69	£31.36	£1,976.60	£45.60	£2,831.00	£19.36	£2,418.20	£27.74	£3,423.80
70	£31.46	£1,982.60	£45.75	£2,840.00	£19.54	£2,439.80	£28.01	£3,456.20
71	£31.57	£1,989.20	£45.92	£2,850.20	£19.75	£2,465.00	£28.33	£3,494.60
72	£31.69	£1,996.40	£46.11	£2,861.60	£19.98	£2,492.60	£28.69	£3,537.80
73	£31.83	£2,004.80	£46.33	£2,874.80	£20.26	£2,526.20	£29.13	£3,590.60
74	£32.00	£2,015.00	£46.58	£2,889.80	£20.59	£2,565.80	£29.64	£3,651.80

For plans paid over 5 or 10 years, there is a requirement to pay a one-off £95 arrangement fee up-front. The remaining balance is then split into monthly payment for the remaining term. You must continue to make your payments for the full period or to end of life if earlier, otherwise you will lose the benefit.

## Prices for incorporating Go Greener into a plan paid over 5 or 10 years:

Age at purchase	5 year plan				10 year plan			
	Unattended Plan including Go Greener		Private Plan including Go Greener		Unattended Plan including Go Greener		Private Plan including Go Greener	
	Per month	Total Price	Per month	Total Price	Per month	Total Price	Per month	Total Price
50	£32.99	£2,074.40	£46.85	£2,906.00	£19.44	£2,427.80	£27.15	£3,353.00
51	£33.00	£2,075.00	£46.87	£2,907.20	£19.46	£2,430.20	£27.19	£3,357.80
52	£33.01	£2,075.60	£46.89	£2,908.40	£19.48	£2,432.60	£27.22	£3,361.40
53	£33.03	£2,076.80	£46.92	£2,910.20	£19.51	£2,436.20	£27.26	£3,366.20
54	£33.05	£2,078.00	£46.94	£2,911.40	£19.54	£2,439.80	£27.31	£3,372.20
55	£33.07	£2,079.20	£46.98	£2,913.80	£19.57	£2,443.40	£27.35	£3,377.00
56	£33.08	£2,079.80	£47.00	£2,915.00	£19.60	£2,447.00	£27.40	£3,383.00
57	£33.11	£2,081.60	£47.03	£2,916.80	£19.65	£2,453.00	£27.48	£3,392.60
58	£33.14	£2,083.40	£47.09	£2,920.40	£19.69	£2,457.80	£27.53	£3,398.60
59	£33.17	£2,085.20	£47.12	£2,922.20	£19.75	£2,465.00	£27.62	£3,409.40
60	£33.20	£2,087.00	£47.18	£2,925.80	£19.80	£2,471.00	£27.69	£3,417.80
61	£33.24	£2,089.40	£47.23	£2,928.80	£19.86	£2,478.20	£27.78	£3,428.60
62	£33.27	£2,091.20	£47.28	£2,931.80	£19.93	£2,486.60	£27.89	£3,441.80
63	£33.32	£2,094.20	£47.36	£2,936.60	£20.01	£2,496.20	£28.02	£3,457.40
64	£33.37	£2,097.20	£47.43	£2,940.80	£20.10	£2,507.00	£28.14	£3,471.80
65	£33.43	£2,100.80	£47.52	£2,946.20	£20.20	£2,519.00	£28.30	£3,491.00
66	£33.49	£2,104.40	£47.61	£2,951.60	£20.31	£2,532.20	£28.47	£3,511.40
67	£33.56	£2,108.60	£47.72	£2,958.20	£20.44	£2,547.80	£28.66	£3,534.20
68	£33.65	£2,114.00	£47.84	£2,965.40	£20.59	£2,565.80	£28.88	£3,560.60
69	£33.73	£2,118.80	£47.97	£2,973.20	£20.76	£2,586.20	£29.13	£3,590.60
70	£33.84	£2,125.40	£48.13	£2,982.80	£20.95	£2,609.00	£29.42	£3,625.40
71	£33.96	£2,132.60	£48.31	£2,993.60	£21.18	£2,636.60	£29.76	£3,666.20
72	£34.09	£2,140.40	£48.51	£3,005.60	£21.43	£2,666.60	£30.14	£3,711.80
73	£34.25	£2,150.00	£48.74	£3,019.40	£21.74	£2,703.80	£30.61	£3,768.20
74	£34.43	£2,160.80	£49.01	£3,035.60	£22.10	£2,747.00	£31.15	£3,833.00

## **If you need a funeral now, our unattended direct cremation starts at £995.**

Extra charges may apply for an out of hours or a home collection, an XXL coffin and doctor's fees, all of which are included in both of our funeral plans.

**Please contact us today**

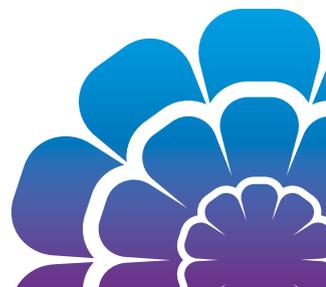
**0800 047 2026**

**[www.distinctcremations.co.uk](http://www.distinctcremations.co.uk)**

**No obligation to buy when you call**

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Part of the Westerleigh Group.

PFO623





# Application for a direct cremation Funeral Plan

If you need help with this application please call:

0800 047 2026

## 1. Customer - person purchasing the plan

Please ensure that all fields are completed in CAPITAL LETTERS

Title		Surname			
First Name(s)				Gender	
Address					
				Postcode	
Home Phone no.			Mobile Phone no.		
Date of birth				Email	

How would you like to receive your funeral plan welcome pack and future correspondence?  By Email  By Post

Tick this box if you are purchasing this plan for yourself. By doing so, you will also be named as the Covered Individual on the plan

We will use your personal information to process this application and to administer the Funeral Plan, which may involve contacting you. Our Privacy Policy sets out how we use your information, who we will share it with, and how we keep it private and safe. It also explains your rights. Our Privacy Policy can be viewed on our website [distinctcremations.co.uk](http://distinctcremations.co.uk) or you can contact us by telephone or in writing for further details.

We would like to keep in touch with you about the great work we do, our products and services, and latest offers. 'We' means companies within the Distinct Cremations Group. We will not sell or share your information with any third parties for marketing purposes. You can update your marketing preferences at any time by emailing [client.care@distinctcremations.co.uk](mailto:client.care@distinctcremations.co.uk), or by calling 0800 047 2026.

If you provide information to us about someone else, you must have their permission to do so, and have told them about how we will use their personal information.

I provide consent to be contacted via the following methods.  Email  Phone  Post  Text

We want to ensure we always provide you with the best possible service. If happy to do so, please provide details of anything we may need to consider when communicating with you. For example, do you suffer from any hearing loss, speech or sight impairments. For more information, please see our Funeral Plan Terms and Conditions.

## 2. Covered Individual – person the cremation is for

You only need to complete this section if you are buying a plan for someone else.

We will write to the Covered Individual named below, informing them that we hold their information as a direct cremation funeral plan has been taken out on their behalf, by you.

How would you like us to send this information?

By Email       By Post       Please do not send any information

Title		Surname			
First Name(s)				Gender	
Address					
				Postcode	
Home Phone no.			Mobile Phone no.		
Date of birth				Email	
The Customer's relationship with the Covered Individual is					

---

## 3. Nominated Representative – the person you allocate to call Distinct Cremations when the cremation is required

- This person cannot also be the Covered Individual and must be aged 18 or over.

Completing this information is not mandatory. You can inform us of a Nominated Representative at any point in the future.

We will write to the person named below, informing them that they have been nominated by you to put the funeral plan into motion when the cremation of the Covered Individual is required. We will include details of what is and isn't covered by the plan. We will send this information within 5 business days from the point we receive and process the application for the plan.

How would you like us to send this information?

By Email       By Post       Please do not send any information

Title		Surname			
First Name(s)					
Address					
				Postcode	
Home Phone no.			Mobile Phone no.		
Email					
The Nominated Representative's relationship with the Covered Individual is					

## 4. Select your plan – please tick/complete only one option

Details of what is and isn't included in our plans are included in the Funeral Plan Summary documents.

	For anyone aged 18 of over, no upper age limit		For anyone aged 50-74 years We will take a one-off £95 arrangement fee and the remaining balance of the plan will be split over the term selected.	
	Single	Over 12 months	Over 5 years	Over 10 years
<b>Unattended</b>	<input type="checkbox"/> £1,595	<input type="checkbox"/> 11 payments of £132.91 and a final payment of £132.99	<input type="checkbox"/>	<input type="checkbox"/>
<b>Unattended plus Go Greener</b>	<input type="checkbox"/> £1,695	<input type="checkbox"/> 12 payments of £141.25	<input type="checkbox"/>	<input type="checkbox"/>
<b>Private</b>	<input type="checkbox"/> £2,145	<input type="checkbox"/> 12 payments of £178.75	<input type="checkbox"/>	<input type="checkbox"/>
<b>Private plus Go Greener</b>	<input type="checkbox"/> £2,245	<input type="checkbox"/> 11 payments of £187.08 and a final payment of £187.12	<input type="checkbox"/>	<input type="checkbox"/>

Prices valid as at 28/06/2023. Prices are subject to review by Distinct Cremations. If at the point of application, the plan price has changed for any reason, we will inform you of this before we set up your plan and there will be no obligation for you to continue.

## Important information regarding 5 and 10 year payment plans - please read

By purchasing a plan over 5 or 10 years, you confirm that the regular monthly payments are affordable, and you can maintain them over the term selected. If you have any concerns about committing to a long-term payment arrangement, please call us.

Our 5 and 10 year payment options, come with a requirement to pay a one-off £95 arrangement fee up-front as soon as the plan has been activated. The remaining balance of the plan is then split into monthly payments over the term selected and used to take out a whole of life policy with Scottish Friendly. This policy will pay out to Distinct Cremations upon the death of the Covered Individual.

How much you pay is based on the age of the Covered Individual. The enclosed Distinct Cremations Pricing leaflet lists our monthly prices by age.

## 5. Select your payment method

### For plans paid with a single payment or spread over 12 months

I will pay by (please tick one option):

**Cheque**

Please make your cheque payable to Distinct Funeral Plans Trust for the full value of the plan

**Debit/Credit Card**

You will be contacted for your card details once we have received your application

**Debit Debit**

Only pay this way if you are spreading the cost over 12 months. Please complete the Direct Debit mandate

### For plans paid over 5 or 10 years

You will be contacted for your Debit/Credit Card details once we have received your application in order to process a Continuous Card Payment transaction.

## 6. Agreement and signature

This product will meet your demands and needs if you:

- Want to arrange a simple, fuss free cremation, in advance of your death or the death of the Covered Individual
- Want to protect against any future rises in the cost of a funeral
- Do not want your family to have to worry about meeting the cost of a funeral
- Have not made any other arrangements for your funeral or the funeral of the Covered Individual
- Are not receiving end of life care
- Are of sound mind and have the mental capacity required, or support from a family member or appointed executor, to assist with this purchase.

If you do not agree with any of the statements above, this does not prevent you from buying a funeral plan from us today. However, if you are unsure of anything, please call us on 0800 047 2026.

I have read this Application Form, the Terms & Conditions and the Funeral Plan Summary related to the plan I would like to purchase, all of which form part of the agreement for my Funeral Plan.

Please sign and date below.

Signed	
--------	--

Date			
------	--	--	--

## 7. Please confirm your preference regarding ashes:

- I wish to have ashes returned to family
- I wish to have ashes scattered in the Garden of Remembrance at the crematorium
- I haven't decided yet

For additional forms, or to ask a Customer Service Specialist to complete the applications with you please call:

 **0800 047 2026**



Distinct Cremations, Oak Tree Court,  
Brookfield Drive, Cannock WS11 0JN

 **0800 047 2026**

 **[info@distinctcremations.co.uk](mailto:info@distinctcremations.co.uk)**



This funeral plan is provided by Distinct Funeral Plans Limited (trading as Distinct Cremations) who are authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 965289. Registered in England No: 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol. BS37 8QP. Part of Westerleigh Group.

# Instruction to your Bank or Building Society to pay by Direct Debit



If you are paying in instalments / monthly premiums please complete this instruction for your bank or building society to pay by Direct Debit and return it to Distinct Funeral Plans Trust. (Please do not send it to your Bank or Building Society).

Service user number

**253635**

Your payment details will be notified to you prior to the first payment being taken.

Payment will be taken on the first day of each month.

Name of account holder

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Bank/Building Society account number

--	--	--	--	--	--	--	--

Branch sort code

--	--	--	--	--	--

Instruction to pay your Bank or Building Society: Please pay Distinct Funeral Plans Trust, or their representative Direct Debits from the account detailed in this Instruction subject to the safe guards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Distinct Funeral Plans Trust or their representative and, if so, details will be passed electronically to my Bank/Building Society.

Name & full postal address of Bank/Building Society

--

Signature

--

Date

--

Banks and Building Societies may not accept Direct Debit Instructions for some types of account.



Direct Debit Guarantee / This guarantee should be detached and retained by the payer.



- The Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Distinct Funeral Plans Trust will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request Distinct Funeral Plans Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit, by Distinct Funeral Plans Trust or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
- If you receive a refund you are not entitled to, you must pay it back when Distinct Funeral Plans Trust asks you to.
- You can cancel a Direct Debit at any time by simply contacting your Bank or Building Society. Written confirmation may be required. Please also notify Distinct Funeral Plans Trust.

## Before you post your application form back using the pre-paid envelope, have you?

- Completed the details of the Customer, Covered Individual and Nominated Representative?
- Selected your plan and payment method?
- If paying by Direct Debit for a plan paid over 12 months, completed the Direct Debit Instruction?
- If paying by Cheque, enclosed your cheque?
- If paying by Credit/Debit Card, added your telephone number to section 1?
- Signed and dated the form?



A Distinct Advantage

## Distinct Cremations Prepaid Funeral Plan

### Terms and Conditions

Simple, affordable funerals

Distinct Cremations Prepaid  
Funeral Plan is provided by  
Distinct Funeral Plans Limited

The Distinct Cremations Prepaid Funeral Plan (the 'Plan') provides the services set out in the Plan so long as you make all of the payments in accordance with the detail set out in your Plan schedule.

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## Section 1 - Who is Distinct Cremations?

Distinct Cremations is a direct cremation and pre-paid funeral plan provider who, with our parent company Westerleigh Group, owns all the facilities necessary across mainland Great Britain to be able to take care for the deceased throughout the whole cremation process.

Westerleigh Group have been assisting and providing families with quality services in beautiful settings for over 30 years.

'Distinct Cremations' is a trading style of Distinct Funeral Plans Limited, which is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 965289. Registered in England No. 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol, BS37 8QP. Part of Westerleigh Group.

## Section 2 - Who is the Distinct Cremations pre-paid funeral plan for?

This product will meet your demands and needs if you:

- Want to arrange a simple, fuss free cremation, in advance of your death or the death of the Covered Individual
- Want to protect against any future rises in the cost of a funeral
- Do not want your family to have to worry about meeting the cost of a funeral
- Have not made any other arrangements for your funeral or the funeral of the Covered Individual
- Are not receiving end of life care
- Are of sound mind and have the mental capacity required, or support from a family member or appointed executor, to assist with this purchase.

If you do not agree with any of the statements above, this does not prevent you from buying a funeral plan from us today. However, if you are unsure of anything, please call us on 0808 296 7221.

## Section 3 - What are these Terms and Conditions for?

These terms and conditions apply to all funeral plans purchased from us from 28 June 2023.

They apply to you the Customer, who may not always be the person for whom the cremation is for.

Their purpose is to define the obligations we have for the management and fulfilment of the funeral plan product you have purchased, and the obligation you hold as owner of the funeral plan in place.

We do not give advice, but will give you the information you need, to make your own choice.

## Section 4 – Specific terms and conditions relating to plans purchased in one single payment or spread up to 12 monthly instalments

### 4.1 Who can take out a plan?

The Plan is available to Customers who are aged 18 or over at the date of Application.

The cremation covered by the Plan must be conducted in mainland Great Britain.

### 4.2 Payment for the plan

You have chosen to pay for your plan in one single payment or spread the cost over a term up to 12 months. Our current pricing can be found on the Funeral Plan Summary which is visible before a plan is purchased.

If you pay for your plan over a term up to 12 months, you can settle the balance of your plan early. Please call us to do this.

The exact cost of your chosen Plan (taking account of any deposits received) is documented in your Funeral Plan Schedule that we will send to you after processing your Application for the Plan.

As the Customer, you are the owner of the plan and the rights and benefits set out in the Agreement accrue to you and you are responsible for making payments to us in accordance with the Agreement.

If you have named a different person as the Covered Individual on the Application, the rights and benefits set out in the Agreement will nevertheless accrue to you and not to the Covered Individual.

### 4.3 How we care for your money

You pay the money into the Trust. The Trust is completely separate and legally independent from Distinct Cremations. The funds for the funeral are only paid to us after the funeral has taken place.

We are required to arrange and publish a Solvency Assessment Report on the Trust's performance at least once every 12 months. You can request a copy of the latest report at any time, or find a copy on our website.

### 4.4 Making changes to your plan

You can contact us at anytime to discuss any changes you want to make to your plan. If you choose to upgrade your plan, you will be required to pay the difference between what you initially paid and the current price of the new plan you require. If you wish to downgrade your plan you will receive back the difference between the current cost of your new plan and the price originally paid. There is no charge for making these changes.

#### **4.5 What happens if a payment is missed?**

If you fail to make an instalment payment, we will contact you by telephone initially within 5 days of the missed payment. We will remind you that a payment has been missed and we will request payment is made at your earliest convenience. If we are unable to make contact with you over the telephone, we will write to you with the above information. We will not cancel your plan for one missed payment.

If we do not receive payment, and you then go on to miss the following scheduled payment (meaning two consecutive payments have been missed) we will again try to speak with you over the telephone within 5 days of the second missed payment. We will request that both payments are made to ensure you do not lose the benefits of the plan set out in the Funeral Plan Summary. We will advise that if payment is not made by the time the next scheduled payment is due, we may cancel your plan.

If we cancel your plan due to two or more consecutive missed payments, we will refund to you any money paid to date less a cancellation fee of £95. We will be under no further obligation to provide the services set out in the Funeral Plan Summary.

Once a plan is cancelled it cannot be re-started.

#### **4.6 What happens if the Covered Individual passes away before all payments have been completed?**

We will provide the service in accordance with the Agreement. However, you (if you are not also the Covered Individual) or the Nominated Representative will be responsible for paying the outstanding instalments due. The outstanding instalments must be paid in full before the cremation can take place.

#### **4.7 The Go Greener option**

If you choose to add the Go Greener option to your plan at the point of purchase, this choice will be confirmed back to you in writing along with your plan confirmation documents.

Currently the coffin we use where Go Greener has been added is only available to the maximum size of 6'4" x 24" and we are unable to source a sustainable larger coffin. This optional extra may therefore be unsuitable for someone needing a larger coffin. If you have added the Go Greener optional extra and at the time of need we find that a larger coffin is required, we will supply the basic coffin we use for all other services and will refund to your family any difference.

##### **4.7.1 Adding Go Greener at a later date**

If you do not add the Go Greener option to your plan at the point of purchase, you can add this option at a later date. We will take a one-off payment to cover the then cost of the Go Greener option at the point you request to add it. For plans paid over 12 months where future payments are still outstanding, your Direct Debit payments can be increased accordingly. There will be no cancellation or transfer fees charged in these scenarios.

##### **4.7.2 Removing Go Greener at a late date**

You can remove the Go Greener option from your plan in the future. You will receive a refund of the original price paid for the Go Greener optional extra. For plans paid over 12 months where future payments are still outstanding, your Direct Debit payments can be reduced accordingly. There will be no cancellation or transfer fees charged in these scenarios.

## 4.8 How to cancel a plan

You can cancel your Plan at any time. Only you can request to cancel the plan, unless the plan is being cancelled in the event of it being discovered after your death.

If you decide to cancel, if we receive that request within 30 days of plan activation (our cooling off period), we will refund all the money you have paid and will do this within 14 days of us receiving notification of cancellation.

If we receive that request more than 30 days after plan activation, we will refund all the money you have paid minus a fee of £95, and will do this within 14 days of us receiving notification of cancellation.

If the plan is found after your death or the death of the Covered Individual and a request for cancellation is received by us, we will request a copy of your death certificate and ask the person calling to complete an Indemnity

Form. If this cancellation is within the above mentioned cooling off period, will refund all the money you have paid to your estate. If this is outside of the above mentioned cooling off period, we will refund all the money you have paid minus a fee of £95.

Once a plan is cancelled it cannot be restarted, and we will be under no further obligation to provide the benefits set out in the Funeral Plan Summary.

The plan is designed to cover funeral costs and is not an investment product, and we will not pay interest on money refunded.

If you wish to cancel your Plan, you can write to us, email us or telephone us:

Post: Distinct Cremations, Oak Tree Court,  
Brookfield Drive, Cannock WS11 0JN

Telephone: 0808 296 7221

Email: [client.care@distinctcremations.co.uk](mailto:client.care@distinctcremations.co.uk)

## Section 5 – Specific terms and conditions relating to plans purchased with a 5 or 10 year payment option

### 5.1 Who can take out a plan?

The Plan is available to Customers, where the Covered Individual is aged between 50 and 74 at the date of Application.

The Covered Individual has to be a UK resident.

The cremation the plan provides must be conducted in mainland Great Britain.

If you are purchasing a plan for someone else (where you are not also the Covered Individual), you must be aged 18 or over when submitting the Application on behalf of the Covered Individual.

### 5.2 Payment for the plan

You have chosen to pay for your plan over 5 or 10 years. The exact cost of your chosen Plan is based on the age of the Covered Individual at the point of Application.

Our 5 and 10 year payment terms come with a requirement to pay a one-off £95 arrangement fee up-front. The remaining balance of the plan is then split into monthly payments over the term selected.

Your monthly cost will not change over the term of the plan. Our full list of current pricing can be found on our website, which is visible before a plan is purchased. No deposit can be paid and you cannot make unscheduled payments to cover the balance of the plan before your payment term has finished.

We will confirm the cost of your Plan in your Funeral Plan Schedule, that we will send to you after processing your Application for the Plan.

As Customer, you are the owner of the plan and the rights and benefits set out in the Agreement accrue to you and you are responsible for making payments to us in accordance with the Agreement.

If you have named a different person as the Covered Individual on the Application, the rights and benefits set out in the Agreement will nevertheless accrue to you and not to the Covered Individual.

### 5.3 The purchase of a whole of life policy

Your money will be used to purchase a whole of life insurance policy (which has no surrender or transfer value) from Scottish Friendly, where we are the beneficiary, who will pay a Sum Assured upon the death of the Covered Individual. This will be used to pay for the cremation detailed in the Funeral Plan Summary.

### 5.4 Making changes to your plan

You cannot upgrade or downgrade a plan paid over 5 or 10 years.

### **5.5 What happens if a payment is missed?**

If you fail to make an instalment payment, we will contact you by telephone initially within 5 days of the missed payment. We will remind you that a payment has been missed and we will request payment is made at your earliest convenience. If we are unable to make contact with you over the telephone, we will write to you with the above information. We will not cancel your plan for one missed payment.

If we do not receive payment, and you then go on to miss the following scheduled payment (meaning two consecutive payments have been missed) we will again try to speak with you over the telephone within 5 days of the second missed payment. We will request that both payments are made to ensure you do not lose the benefits of the Plan set out in the Funeral Plan Summary. We will advise that if payment is not made by the time the next scheduled payment is due, we may cancel your plan.

If we cancel your plan due to two consecutive missed payments, we will only refund any money paid to date if it is less than 12 months since the plan was purchased. If 12 months have passed, you will not be entitled to a refund of any money you have already paid. Once a plan is cancelled it cannot be re-started, and we will be under no further obligation to provide the benefits as set out in the Funeral Plan Summary.

### **5.6 What happens if the Covered Individual passes away before all payments have been completed?**

If the Covered individual dies at any point after the plan has been in place for 12 months (the moratorium period), we will provide the service in accordance with the Agreement and there will be no more for you (if you are not also the Covered Individual), or the Nominated Representative to pay as we will receive the full Sum Assured from Scottish Friendly.

If the Covered individual dies within 12 months (the moratorium period) of you taking out a plan, we will receive no money from Scottish Friendly, unless the death is deemed to be an Accidental Death in which case we will receive the full Sum Assured from Scottish Friendly and will deliver the cremation detailed in the Funeral Plan Summary.

If the death is not deemed to be an Accidental Death, you (if you are not also the Covered Individual), or the Nominated Representative can ask for a full refund of money paid to date, or can pay the difference between the amount already paid and the single payment price of a plan at the time the plan was purchased to receive the benefits of the plan.

### 5.7 The Go Greener option

If you choose to add the Go Greener option to your plan this has to be requested at the point of purchase, and this choice will be confirmed back to you in writing along with your plan confirmation documents.

Currently the coffin we use where Go Greener has been added is only available to the maximum size of 6'4" x 24" and we are unable to source a sustainable larger coffin. This optional extra may therefore be unsuitable for someone needing a larger coffin. If you have added the Go Greener optional extra and at the time of need we find that a larger coffin is required, we will supply the basic coffin we use for all other services and will refund to your family any difference.

If the plan is found after your death or the death of the Covered Individual and a request for cancellation is received by us, we will request a copy of your death certificate and ask the person calling to complete an Indemnity Form.

The cost of the Go Greener option will be included within your monthly funeral plan payments.

Once the Go Greener option has been added to a plan paid over 5 or 10 years, it cannot be removed. It also cannot be added to a plan paid over 5 or 10 years, if that plan is already in place with us.

### 5.8 How to cancel a plan

You can cancel the Plan at any time. Only you can request to cancel the plan, unless the plan is being cancelled in the event of it being discovered after your death.

If you cancel the plan, we will only refund any money paid to date if it is less than 12 months since the plan was purchased. If 12 months have passed, you will not be entitled to a refund of any money you have already paid.

Once a plan is cancelled it cannot be restarted, and we will be under no further obligation to provide the benefits set out in the Funeral Plan Summary.

If the plan is found after your death or the death of the Covered Individual and a request for cancellation is received by us, we will request a copy of your death certificate and ask the person calling to complete an Indemnity Form. We will issue a partial refund of money paid to date. If you wish to cancel your Plan, you can write to us, email us or telephone us:

Post: Distinct Cremations, Oak Tree Court,

Brookfield Drive, Cannock WS11 0JN

Telephone: 0808 296 7221

Email: [client.care@distinctcremations.co.uk](mailto:client.care@distinctcremations.co.uk)

## Section 6 – General terms and conditions that apply to all Plans

### 6.1 Crematorium

Where an unattended plan is purchased, at the point of plan redemption, we will use a crematorium owned by us. If you have already requested that we use a specific crematorium owned by us, we will do our utmost to accommodate your request, however we cannot guarantee this.

For Private plans, we will ask you at the point of purchase which crematorium you would like to use from our own network. You can find your nearest crematorium on our website. If you are unsure which crematorium you would like to use, we will allocate the closest crematorium to where the Covered Individual lives.

### 6.2 Change of Address

You must notify us at the address shown at the end of this document of any permanent change

of address for you and the Covered Individual (if this is not also you).

### 6.3 VAT and legislative changes

If there are some charges that we may in the future find ourselves having to cover for things such as VAT or costs passed to us due to changes in the law, tax rules or legislation that affects the way cremations are carried out, then we may have to pass these on to you (if you are not also the Covered Individual) or Nominated Representative, at the time of the cremation.

### 6.4 Disclosure of fees

We are committed to being open and honest about how we use the money you pay for your plan. If you have paid for your plan with a single payment or have spread the cost over 12 months, your money is distributed as follows:

<b>Breakdown of costs to acquire and manage your Funeral Plan</b>	<b>Unattended</b>	<b>Intimate</b>	<b>Private</b>
Managing the plan over the customer's life (average 12 years)	£39	£39	£39
Premises, facilities and staff	£151	£151	£151
General and administration (incl. Regulatory fees and Compliance costs)	£42	£42	£42
Marketing and advertising	£245	£277	£277
Cancellation provision	£45	£49	£49
Capital reserve provision	£17	£17	£17
Distinct Funeral Plans Limited Profit	£111	£125	£125
<b>Total</b>	<b>£650</b>	<b>£700</b>	<b>£700</b>
<b>How much do we pay into the Distinct Funeral Plan Trust?</b>			
Price to perform the cremation funeral	£799	£999	£1,245
Regulatory solvency requirement and trust fund administration costs	£146	£196	£200
<b>Total</b>	<b>£945</b>	<b>£1,195</b>	<b>£1,445</b>
<b>Total Funeral Plan Cost</b>	<b>£1,595</b>	<b>£1,895</b>	<b>£2,145</b>

For plans where the Go Greener optional extra has been added for £100, we will retain £15 of that money to administer and plant a tree. The remaining £85 is left in the trust fund with £70 being paid to us as part of the 'Price to perform the cremation funeral'. The remaining £15 will be left in the trust to cover regulatory solvency and trust fund administration costs.

For plans paid over 5 years or 10 years, we will take a one-off £95 arrangement fee up-front that we will retain to administer the setting up of the whole of life policy with Scottish Friendly. Monthly payments thereafter are split between insurance premiums and fees to administer the plan. We will retain either the first 12 or 24 months worth of insurance premiums as commission from the insurer depending on the payment term selected, and subsequently between £3.00 and £4.25 of each of the remaining monthly payments to administer the plan.

Depending upon your age when you apply, this means we receive a payment between £317.16 and £639.36 from Scottish Friendly. Where Go Greener has been added we receive a payment of between £344.88 and £675.60.

### **6.5 Repatriation**

The Plan does not cover the costs of Repatriation.

### **6.6 Ashes return**

Included in your plan is the return of ashes. Ashes will be personally returned to the next of kin or Nominated Representative within 14 days of the cremation taking place, unless you have requested we scatter them in the garden of remembrance at the crematorium.

We can only return ashes to an address within mainland Great Britain.

### **6.7 Transferring the ownership of a plan**

You cannot transfer the services included within the plan to a different person. This means that once you have informed us at the point of purchase who the Covered Individual is, this cannot change.

You can however move ownership of the plan to a different person at any time by removing yourself as Customer and allocating someone new to own the plan. This new person would have to agree to the obligations they hold as Customer on the plan, in accordance with these Terms and Conditions. You cannot remove yourself as Customer and leave the plan without an owner.

If the plan is found after your death and you are not also the Covered Individual, your next of kin or Nominated Representative can move ownership of the plan to a new Customer. If you are the Customer and also the Covered Individual, in these circumstances, the plan services cannot be moved to a different person and we will instead cancel your plan. Please refer to the relevant section within these Terms and Conditions for more information about cancellation by payment type.

### **6.8 How to claim on the plan when the Covered Individual dies**

Ideally, you should nominate someone specific to call us at the time the cremation of the Covered Individual is required. We call this person the Nominated Representative. If you have purchased a plan for someone else and are not also the Covered Individual, you may nominate yourself to be the Nominated Representative. If at the point of purchase, you do not add a Nominated Representative, you can call us at any time to add a named person.

When the cremation is required, one phone call to us is all that is needed, any time, 24 hours a day on 0808 296 7221.

We will advise the Nominated Representative if there are any outstanding payments due on the plan at the time the cremation is required.

### **6.9 How to make a complaint?**

We hope you won't ever need to complain about any aspect of the service you receive from us – but if you do, please phone us on 0808 296 7221, email [client.care@distinctcremations.co.uk](mailto:client.care@distinctcremations.co.uk), write to us at Distinct Cremations, Oak Tree Court, Brookfield Drive, Cannock, Staffordshire WS11 0JN or visit [www.distinctcremations.co.uk](http://www.distinctcremations.co.uk). You can ask us for a copy of our complaint handling procedure.

If you're not satisfied with our response to your complaint, you can complain to: Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR, 0800 023 4567 (opening hours are: Monday to Friday – 8am to 8pm, Saturday – 9am to 1pm), [financial-ombudsman.org.uk/](http://financial-ombudsman.org.uk/).

Complaining to the ombudsman will not affect your legal rights.

### **6.10 Financial Services Compensation Scheme**

Distinct Cremations is covered by the Financial Services Compensation Scheme (FSCS). If we can't meet our obligations, you may be entitled to claim compensation from the scheme.

The service is free to consumers.

Further information is available from the FSCS:

10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, 0800 678 1100 (opening hours are: Monday to Friday – 8.30am to 6.00pm), [fscs.org.uk](http://fscs.org.uk)

### **6.11 How we use your information**

Our Privacy Policy sets out how we use your information, who we will share it with, and how we keep it private and safe. It also explains your rights. Our Privacy Policy can be viewed on our website [www.distinctcremations.co.uk](http://www.distinctcremations.co.uk) or you can contact us by telephone or in writing for further details.

If you provide information to us about someone else, you must have their permission to do so, and have told them about how we will use their personal information.

### **6.12 Communicating with you**

If you have a preference for how you would like us to communicate with you over the life of your plan, please let us know.

We want to ensure we always provide you with the best possible service. If happy to do so, you can provide details at any time of any special requirements we may need to consider when communicating with you. For example, if you are suffering from a severe or long term illness, or have a visual, speech or hearing impairment.

### **6.13 How To Contact Us**

If you have any questions regarding the Plan, our contact details are:

Distinct Cremations, Oak Tree Court, Brookfield Drive, Cannock, Staffordshire WS11 0JN

0808 296 7221

[client.care@distinctcremations.co.uk](mailto:client.care@distinctcremations.co.uk)

## Section 7 - Definitions

### 7.1 Person types

**“Covered Individual”** means the person named in the Funeral Plan Schedule whose cremation is covered by this Plan;

**“Customer”** means the person named in the Funeral Plan Schedule, who pays for the plan, and who we deem to be the owner of the Plan;

**“Nominated Representative”** means the person nominated by the Customer to call us at the point the cremation of the Covered Individual is required.

### 7.2 Other definitions

**“Accidental death”** is defined as; Death which occurs within 90 days of an accident. By which we mean an event caused by violent, external bodily injury which could not be predicted and was not intentional. This excludes self-inflicted injury, such as suicide, or activities where there is an inherent risk of injury (such as war, involvement in criminal acts, extreme sports, drug use, or injury while intoxicated) and death by natural causes, an illness or disease;

**“Agreement”** means the written agreement between us made up of the Application (electronic, paper or voice recorded), the Funeral Plan Schedule, Funeral Plan Summary and these Terms and Conditions;

**“Application”** means the Application form you have completed and either returned by post, submitted online or completed over the telephone;

**“Arrangement fee”** means the up-front one-off payment of £95 made to us for plans paid over 5 or 10 years;

**“Funeral Plan Schedule”** means the schedule setting out the payment details of your Plan, which we will send to you once we have received and processed your Application for the Plan;

**“Funeral Plan Summary”** means the document you will have seen before taking out a plan which tells you what is and isn't included in each of the plans we offer;

**“Go Greener”** means the optional extra that can be added to a plan for an additional charge;

**“Instalment Payment”** means the payment you make for any plan taken out over a period of up to 12 months, 5 or 10 years;

**“Plan”** means the Distinct Cremations Prepaid Funeral Plan you have chosen, to which the Application relates;

**“Plan redemption”** means the point a Nominated Representative calls us to advise that the Covered Individual has passed away and the plan services are now required;

**“Repatriation”** means the return of a deceased person to their own country; In these terms, we will bring the deceased into our care only where the death occurs in Mainland Great Britain;

**“Scottish Friendly”** means Scottish Friendly Assurance Society Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 110002);

**“Sum Assured”** means the money paid from Scottish Friendly to Distinct Cremations upon the death of the Covered Individual for plans paid over 5 or 10 years;

**“Trust”** means the Distinct Funeral Plans Trust;

**“we” or “us” or “our”** refer to Distinct Funeral Plans Limited and our details are set out in the “How to Contact Us” section of these terms and conditions; and

**“you” or “your” or “owner”** means the person applying for the Plan who we also refer to as the ‘Customer’.



## A Distinct Advantage

### What makes us unique

- ✓ Simple arrangement
- ✓ Affordable choice
- ✓ Funerals that suit you
- ✓ Exceptional care
- ✓ Uniquely personal

Simple, affordable funerals

This funeral plan is provided by Distinct Funeral Plans Limited (trading as Distinct Cremations) who are authorised and regulated by the Financial Conduct Authority. Financial Services Register No: 965289. Registered in England No: 13366327. Registered office: Head Office Westerleigh Crematorium, Westerleigh Road, Westerleigh, Bristol. BS37 8QP. Part of the Westerleigh Group.

**0808 296 7221**  
**[distinctcremations.co.uk](http://distinctcremations.co.uk)**