

Your guide to funeral plans

Understanding your choices with Distinct Cremations


Distinct
Cremations



EXCEPTIONAL



4.9 OUT OF 5

feefo

Call **0800 047 2026** or
visit **distinctcremations.co.uk**

“Everything is done with huge care and respect”

“I saw the service Distinct Cremations provide when I paid a visit to one of Westerleigh’s 41 crematoriums. I was both moved and impressed.

“As one of the country’s most trusted funeral providers, Distinct Cremations leave out the extras you don’t want to pay for but leave in what’s important – care, dignity and respect.

“I’ve met the team here and believe me, they really know their stuff. If you have any questions at any time, give them a call. They’re so easy to talk to.

“You can choose to have a thoughtful service, personalised to you. Or, if you’d rather be remembered differently, you can forgo the service completely.

“With fuss-free choices that let you say goodbye your way, there’s never been a better time to start planning for the future.”

Sue Cook

Sue Cook
TV Presenter



Rated 5-stars by both customers and consumer rating sites

Distinct Cremations’ unattended Direct Cremation Plan is rated 5-stars by the experts at Fairer Finance and we consistently receive 5-star reviews across Feefo, Trustpilot and Google.



“Setting up a plan was very simple, people were very helpful & caring. It has given me peace of mind, that my children will not have to arrange anything at a very distressing time.”

Michael C via Trustpilot

Call our UK based team on **0800 047 2026** with no obligation



Supporting you and your loved ones through life's most challenging moments

At Distinct Cremations, we help you rest easy knowing that we're here for you and your family when you need us most.

Simplified funeral planning

Planning for the future can sometimes feel overwhelming, but we make it as simple as possible. Our straightforward, affordable and dignified funeral plans offer the highest quality of care and support.

Expert care with your needs in mind

As part of the Westerleigh Group, we have over 30 years of experience, are the UK's largest direct cremation provider and perform over 70,000 yearly cremations. Our direct cremations and funeral services are thoughtfully designed to your wishes and needs.

We operate all of our own funeral services, including transport, mortuary care and cremation. For any services we are unable to deliver ourselves, we work with our trusted network of industry accredited partners. We guarantee the highest quality of care throughout.

Protection for you and your loved ones

Choosing to plan ahead not only gives you peace of mind that the costs are covered but is also an act of kindness toward your loved ones. You can ensure they're not left with an unexpected financial burden or unnecessary emotional stress during a difficult time.

Our guide is here to help you understand funeral plans, introduce our services and answer your questions. We'll walk you through everything you need to know, one step at a time.



What are funeral plans?

A funeral plan is a way to organise and pay for your funeral in advance, ensuring your wishes are respected while easing the burden on your loved ones. Funeral plans fix today's prices, protecting against rising costs. They also remove the worry of arranging and paying for a funeral at a difficult time.

By choosing a funeral plan, you're making a thoughtful decision that allows your family to focus on the memories instead of the logistics and costs of a funeral.

Types of funeral plans

At Distinct Cremations, we offer two types of funeral plan:

Direct Cremation Plan

A simple, dignified cremation without a service attended by family and friends.

Funeral Service Plan

A cremation with a service, allowing family and friends to gather, mourn and celebrate your life in a way that is personal to you.



Did you know?

Since 2022, funeral plans are regulated by the Financial Conduct Authority and customers' money is protected by the Financial Services Compensation Scheme.

Call our UK based team on **0800 047 2026** with no obligation

Why choose a Distinct Cremations funeral plan?

Planning ahead offers practical and emotional benefits, including:

- 1 Secure today's costs**
When you take out a plan, the price you pay is fixed no matter how much prices rise in future. Since 2004, the average cost of a simple attended funeral has risen by 134%.* By paying now, you protect your family from future increases, which can save them significant expense.
- 2 Reduce stress for loved ones**
Your family won't need to worry about any financial or emotional decisions involved with organising a funeral. Everything is already arranged according to your agreed wishes.
- 3 Make it personal to you**
Funeral planning also allows you to outline personal touches, ensuring your wishes are honoured. From the music played to the personal return or scattering of ashes, you have complete control.
- 4 Guaranteed no hidden costs**
With a Distinct funeral plan there are no hidden costs and your money will be held in an independent trust or insurance policy, ensuring your funeral is covered when needed, no matter what happens.
- 5 Ongoing support and free bereavement helpline**
A Distinct funeral plan guarantees access to our team 24/7 and a free bereavement helpline for your family to help them through challenging times.
- 6 Highest levels of quality and care**
We own and operate all of our own facilities to ensure dignified care at every stage. Our mortuary is state-of-the-art, we have a fleet of specialist private ambulances and only use our own scenic and peaceful crematoriums.
- 7 Plans for you or a loved one**
You can take out a plan for a spouse, parent or another loved one whose funeral arrangements you'll be responsible for. One plan can also provide joint cover for a couple to deliver a funeral for whoever requires it first.

*Source: SunLife Cost of Dying Report 2025, sunlife.co.uk/funeral-costs

What's included in our guaranteed funeral plans

Whether you'd like a direct cremation or a funeral service attended by family and friends, we have affordable funeral plans to suit you. All of our plans offer the highest quality of care and respect from our experienced team.



All our plans include the following guarantees:

- ✓ No hidden costs and nothing further to pay
- ✓ Bringing the deceased into our care 24/7 from anywhere in mainland Great Britain
- ✓ Daily care at our professional mortuary
- ✓ Preparation for cremation and removal of medical devices
- ✓ Dedicated support with arrangements and help for your family with legal paperwork when the time comes
- ✓ A classic wood coffin or larger coffin at no extra cost
- ✓ Transportation to the crematorium chapel via private ambulance
- ✓ Respectful and dignified cremation at one of our 41 nationwide crematoriums
- ✓ Temporary ashes container
- ✓ The option to scatter the ashes in the garden of remembrance at the crematorium, or to have them personally returned within 14 days
- ✓ Free telephone bereavement support for loved ones

Call our UK based team on **0800 047 2026** with no obligation

Direct Cremation Plan £1,899

A cremation without mourners present, allowing families to remember your life in their own personal way.

- Your family will be notified of the date of the cremation if desired.
- The coffin is brought into the chapel and rested on a raised platform as it would be for a family service.
- A piece of music chosen by you or your family plays while the coffin rests in the chapel.
- The funeral operatives or chapel attendant present respectfully bow as the curtains close around the coffin.

Funeral Service Plan £2,399

A funeral service led by family or friends at one of our 41 nationwide crematoriums

- A 30-minute service at the chapel (including entrance and exit time)
- Offers loved ones the opportunity to say farewell and pay their respects in person with no restrictions on the number of friends or family who can attend
- Flexibility to choose the date of service with selected time slots available Mon-Fri
- A chapel attendant present throughout the service to support your family
- The opportunity to add personal touches, such as more music, readings, and visual tributes, to create a meaningful farewell

Upgrade to a 60-minute service + £600

An extended 60-minute service at the chapel offers increased flexibility. Your family will be able to choose the date that suits them and a service at any time of day (Mon – Sat).

Add a Celebrant + £250

Having professional help leading a funeral service takes the pressure away from your family. The celebrant will be able to offer ideas for the order of service and also give on-the-day coordination.

If you have any questions or would like to set up your plan, give our caring and knowledgeable team a call on **0800 047 2026**.

Please see the Funeral Plan Summary and Terms and Conditions within this document for further information about our plans.



Our flexible payment options

To make our funeral plans affordable for everyone, we offer four different ways to pay. As an example, here's how the costs of each payment type vary for a Direct Cremation Plan.

Available for everyone aged over 18	
Single payment From £1,899 Pay upfront for instant peace of mind	12 monthly instalments From £158.25 per month Spread the cost over a year
Available for those aged between 50 - 74	
Monthly payments over 5 years From £34.08 per month Total cost £2,044.80 Spread the cost over 5 years to pay less each month.	Monthly payments over 10 years From £19.79 per month Total cost £2,374.80 Spread the cost over 10 years for the most affordable monthly payments.

Prices advertised above are for a 50 year old. All prices are inclusive of administration fees and are valid as of 29/01/2025.

Please visit distinctcremations.co.uk/plan-prices to find out what you'd pay for your chosen funeral plan. Or give us a call on **0800 047 2026** for a personal quote.

There are no health questions or other restrictions to set up a funeral plan. When paying over 5 or 10 years, the total price of the plan, the monthly instalment amounts and the option to do so are dependent on your age at purchase. Should you die after 12 months but before all instalments have been paid, we will cover the outstanding balance and deliver all of the services included with your chosen funeral.

Money-back guarantee

For single payments or those made over 12 months, you can change your mind within 30 days and receive a full refund. After that, you can still cancel but there will be a £95 cancellation fee. If you're paying over 5 or 10 years, you can cancel within 12 months and receive a full refund. After this time, you can cancel, but no refund will be provided.

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Keeping your money safe

Funeral plans are a smart choice for your money. Not only do they give you and your family the reassurance that costs are prepaid, but they also offer you protection against rising costs.

- By 2029, average funeral costs could be as high as £5,185.* But no matter how much costs rise in future, once you've set up your plan the amount you pay doesn't change. Your funeral is guaranteed to go ahead as agreed.
- We are authorised and regulated by the Financial Conduct Authority as a funeral plan provider and you have consumer protection from the Financial Service Compensation Scheme in the unlikely event of our company's failure.
- From the moment you pay, your money is kept safe and secure in either an independent trust fund or insurance policy.

Visit **distinctcremations.co.uk/funeral-plans/safe-with-us/** for full information about how we keep your money safe.

*Source: Sunlife Cost of Dying Report 2025, sunlife.co.uk/funeral-costs/

Peace of mind in under 20 minutes

It's quick and easy to set up your plan online or over the phone. Call our helpful team on **0800 047 2026** or visit **distinctcremations.co.uk/funeral-plans**



More reasons to choose Distinct Cremations

Quality of care

Our team, with decades of experience in caring for the deceased, knows how important it is to get everything right the first time. That's why we hold ourselves to the highest standards, ensuring we always do our best for the families we support and those in our care.

“ To say we are happy with Distinct Cremations would very much be an understatement they were wonderful, caring and empathetic.

Trevor via Feefo



Affordable services

We include all the essential elements of a funeral while keeping prices low by removing anything unnecessary. Our focus on affordability helps ease financial stress during a difficult time. We also provide value by being transparent about costs and avoiding hidden fees.

“ The whole process was affordable and personal. Highly recommend this company. Thank you for listening to our needs and your professionalism and empathy.

Katie S via Trustpilot



Simplified farewells

Our services are perfect for those who prefer simplicity and want to avoid unnecessary costs. Whether you want a small service, no service at all, or a celebration of life that doesn't follow traditional rules, our simple cremations give you the freedom to do it your way.

“ It was unbelievably easy to set up as the staff were extremely helpful in helping me purchase an affordable plan that met my wishes.

Maureen B via Google



Call our UK based team on **0800 047 2026** with no obligation

Compassionate team

With our support, you can create a send-off that truly honours your life. We take the time to listen to your wishes, understand your personality, and reflect what you want. Let us handle the details, so you or your family don't have to face the process alone.

“ There was nothing too difficult or no question too silly. Every care was taken with all the arrangements and I was kept up to date at all times.

Nikki via Feefo



State-of-the-art facilities

The unseen services we provide are of the same high quality as the services that are visible. Our mortuary facility was purpose-built to care for the deceased with the best technology available. We also use our own fleet of private ambulances to transport the deceased and personally return their ashes.

“ Everything was very simple. I made a call to Distinct Cremations and I was put at ease. A smartly dressed man, in a private ambulance delivered the ashes.

John B via Google



Beautiful crematoriums

Along with our dedication to exceptional care for the deceased, we are also committed to protecting the planet for future generations. We minimise waste and excess, our crematoriums use the latest technology to filter pollutants from the air, and our grounds serve as safe havens for local wildlife.

“ From looking online at the chosen crematorium I'm so happy. It looked modern, clean and peaceful in beautiful countryside setting!

H.S. via Trustpilot





How we support you and your family

At Distinct Cremations, we're here to make planning simple and stress-free. Here's how we help:

✓ Step-by-step guidance

Our experienced team is here to walk you through each option, answer your questions and discuss any special requests to help you make your choice.

✓ Support for your loved ones

A dedicated funeral arranger will help your loved one complete the cremation paperwork and a chapel attendant will be present to offer support at the funeral.

✓ Flexible plans

Choose the plan that meets your wishes, whether you'd like a chapel service or a simplified memorial.

✓ 24/7 availability

Our team is here whenever you or your family need support, any time of day or night.

✓ Free bereavement support

Receive free telephone support for your loved ones with the National Bereavement Service.



Did you know?

Distinct Cremations is rated 4.9 out of 5 on Feefo.

EXCEPTIONAL



4.9 OUT OF 5

feefo

Call our UK based team on **0800 047 2026** with no obligation

What to expect when you set up your plan

We've made the whole process of setting up a plan and arranging a funeral as simple as possible.

1. Choose your plan

Decide which of our great value plans is right for you and your family.

2. Buy in a way that suits you

Call us on **0800 047 2026** to set up over the phone, visit **distinctcremations.co.uk** to buy online or fill out the application form included in this pack and return it to us by post.

3. Carry on as you are

With your plan in place and your money secure, you can live your life knowing that everything is taken care of.

4. We're here whenever we're needed

When the time comes, one call is all it takes to begin the funeral arrangements. We deliver all of our own funeral services, providing the highest quality of care throughout.

5. We carry out your wishes for your ashes

Depending on your preference, our funeral operatives personally return the ashes to your family or they will be respectfully scattered at the crematorium garden.

Ready to set up a funeral plan with Distinct Cremations?

Call us on **0800 047 2026** to set up your plan over the phone with one of our expert team or visit **distinctcremations.co.uk** to buy online.



Garden of Remembrance at Gedling Crematorium

Making it personal to you

When the time comes to make the funeral arrangements, we also offer ways to personalise the service so the send-off truly reflects your life. You can note your wishes when setting up your plan so your family will know exactly how you'd like to be remembered.

Your loved one arranging the funeral will have their own dedicated funeral arranger to support them with both the practical arrangements and any additional personal touches.

Slide show

Your loved ones can watch a slide show of photos to revisit treasured memories.

Order of service booklets

We can help your family create and arrange booklets for the service.

Music or family-made tribute

Your family can provide a video, or we can make a video of photos set to music.

Live and on demand streaming service

A recording can be made of the service as a keepsake or shared with loved ones who couldn't be there.

Call our UK based team on **0800 047 2026** with no obligation

The ashes

When you're planning a cremation, you may also like to consider what will happen to the ashes. We can scatter the ashes at the crematorium or personally return them in a simple container at no additional cost. We also offer special memorial options to help keep the memories alive.

Scatter tubes

For scattering the ashes in a place that's special to you or your family

Biodegradable urn

Urns made from willow, bamboo or clay that break down naturally in the soil when buried, creating a peaceful resting place

Wooden caskets

Beautiful and long-lasting containers for keeping the ashes close

Heart, star or stone keepsakes

Small trinket-sized keepsakes that let families keep a part of the ashes nearby

Memorial jewellery

Keep memories close with items like pendants or bracelets containing a portion of ashes

Witnessed scattering of ashes

Provide an opportunity for families to say goodbye in a private and intimate way at the crematorium

Adding personal touches ensures your funeral reflects your unique life and wishes, offering comfort and connection to those left behind.

Please note that the above services and products represent what we currently offer, but may be subject to change in future. Personalisation options are not included in our funeral plans. When the time comes to arrange the funeral, your family can choose to add their preferred options and cover the additional costs.



Frequently asked questions

"Are funeral plans too expensive?"

Our plans start from just £1,899, with flexible payment options available to suit your budget. Paying now secures the cost for the future, offering excellent value compared to rising funeral prices.

"I've already saved money for a funeral."

Savings are useful but may not cover future funeral price increases. A funeral plan guarantees the cost and ensures funds are used specifically for your wishes, giving you and your family peace of mind.

"How do I know my money is safe?"

At Distinct Cremations, your funds are held in an independent trust or insurance policy, so your money is protected and will always be available to cover your funeral. You can rest assured your plan is secure, no matter what happens in the future. We are part of Westerleigh Group, one of the UK's largest independent funeral providers with over 30 years of industry experience. Westerleigh Group owns and operates 41 crematoriums across mainland Great Britain.

"Isn't it easier to let my family handle it?"

While families want to help, making decisions during an emotional time can be stressful. A funeral plan removes this burden, allowing them to focus on celebrating your life.

"Can I pay in instalments?"

Yes, we offer flexible payment options to spread the cost, making it easier to fit into your budget.

Call our UK based team on **0800 047 2026** with no obligation



"Can I change my plan later?"

Yes, if you've taken out a funeral plan by paying in a single payment upfront or over 12 monthly instalments, you're more than welcome to change your plan. All you have to do is pay the remaining price difference. However, for 5 or 10 year instalment plans, you unfortunately can't change your plan once it's set up.

"What if I move to a different area?"

We operate nationwide, so your plan is valid wherever you are in mainland Great Britain. Our services are designed to adapt to your needs.

"What if I change my mind?"

For single payments or those made over 12 months, you can change your mind within 30 days and receive a full refund. After that, you can still cancel but there will be a £95 cancellation fee. If you're paying over 5 or 10 years, you can cancel within 12 months and receive a full refund. After this time, you can cancel, but no refund will be provided.



Did you know?

We're passionate about sustainability. As well as our commitment to reach net zero CO2 emissions by 2032, every single one of our funeral plans includes a donation to World Land Trust. This means by buying a plan you're helping to protect an area of endangered natural habitat the same size as the average UK back garden.

What are your other options?

We understand a funeral plan isn't your only option. To ensure you have all the information you need to help make an informed decision, we've listed two common alternatives below.

Life insurance

Life insurance can help families avoid money problems after someone passes away.

How payments work:

- Life insurance costs (called premiums) depend on your age, health, and how much money the policy covers.
- You pay for life insurance regularly, like monthly or yearly, until the policy ends.

Benefits of life insurance:

- It gives your family money to help them during tough times.
- Some policies let you save or invest money over time.

Things to think about:

- You might need a health check to get life insurance.
- The cost of life insurance could go up as you get older.
- Our funeral plans give you the choice to either pay everything at once or in smaller amounts over time.

Over-50s plan

The payout can be used to cover debts, bills, or to give loved ones financial stability.

How payments work:

- Payments need to be made monthly for the duration of the policy, otherwise, the cover ends.

Benefits of over-50s plans:

- Provides financial help to your family for funeral costs, other debts or expenses.

Things to think about:

- Payments continue until you reach a certain age e.g. 90 or 95, so you could be paying for over 40 years. During this time, you could pay in more than the total lump sum payout your family receives.

Why could a funeral plan be more suitable?

A funeral plan could be a good solution for you if:

- You want to fix your costs now, avoiding any future funeral price increases.
- You want the option to make one lump sum payment or pay in smaller increments.
- You want your funeral funds guaranteed, so you don't have to worry about not leaving enough for your family.
- You want a service designed specifically to meet your wishes, ensuring your family knows exactly what you want.

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Feature	Distinct Funeral Plans	Personal Savings	Over-50s Life Cover	Life Insurance
Guaranteed to cover full funeral costs	✓	✗	✗ You could pay in more than the total payout	✗
Will rise with inflation and cost of living	✓	Depends on how you invest your savings – interest may not keep up with inflation	✗	Possibly – this depends on the type of insurance policy you take out
Costs are fixed once set up	✓	N/A	✓	Costs can be fixed or variable depending on the policy
No delay to funeral arrangements	✓ One phone call is all it takes to begin arrangements	✗ Savings may take time to be released to next of kin	✗ Requires a death certificate to claim	✗ Requires a death certificate to claim
Flexible payment options	✓ Pay in a single payment or monthly instalments	✓ Pay as much or little into your savings account as you like	✗ Fixed monthly payments only	✗ Fixed or variable payments are dictated by the policy provider
Can be used to cover costs other than funeral expenses	✗	✓	✓	✓



Planning for the future is a kind and thoughtful act for your loved ones. With Distinct Cremations, you can be confident that every detail is taken care of with compassion and expertise.

Rest easy with a funeral plan from Distinct Cremations

- Guaranteed quality of care – we are both the plan and service provider
- Protection against rising funeral costs – fixed prices with no hidden costs
- All-inclusive funeral services – nothing extra for your family to pay in future
- Tailored to you, not tradition – simple and affordable plan options
- Your money kept safe – funds secured in an independent trust or insurance policy

It's quick and easy to buy a Distinct funeral plan

Call us on: 0800 047 2026

Buy online at: distinctcremations.co.uk

Complete your application form and return in the enclosed prepaid envelope

If you have any questions, give our friendly team a call today.

The Funeral Plan Summary and Terms and Conditions included within this document contain more information about our plans. Please read these documents before completing your application.

Funeral Plan Summary



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. We are part of the Westerleigh Group, the UK's largest direct cremation provider.

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?

Our Funeral Plan		
Key Inclusions	Direct Cremation Plan	Funeral Service Plan
Attendance of mourners	✗ No mourners	✓ Unrestricted
Length of service	✗ No service	✓ Either, - a 30 minute service, at selected service times, Monday-Friday, or - a full length service, Monday-Saturday within working hours
Collection of the deceased from anywhere Mainland GB, any time of day	✓	✓
Care at our state-of-the-art professional mortuary	✓	✓
Essential funeral director services	✓	✓
A simple wood veneer coffin and temporary ashes container	✓	✓
Ashes scattered or personally returned within 14 days	✓	✓
A celebrant or officiant	✗	Can be added for a £250 additional charge
Additions available at point of need i.e. a wooden casket or orders of service	✓	✓
Free telephone bereavement support for loved ones	✓	✓

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

- ✗ Viewing of the deceased
- ✗ Cost of repatriation from outside mainland Great Britain
- ✗ 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

For full details of what is and is not included in each funeral plan please refer to the Terms and Conditions.

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 or downgrade the services covered after you have taken the plan out. Changing your plan may come with a charge to cover any different or additional services included in the new plan. 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 do I cancel my Plan?' for details.

Continued overleaf

When and how do I pay?

We offer a variety of ways to pay for our plan:

	Direct Cremation Plan	Funeral Service Plan with a 30 minute service	Funeral Service Plan with a full length service
Single Payment	£1,899	£2,399	£2,999
12 monthly payments	12 payments of £158.25	11 payments of £199.91 and a final payment of £199.99	11 payments of £249.91 and a final payment of £249.99
5 year payment option (total cost)	From £34.08pm (£2,044.80)	From £47.95pm (£2,877)	From £64.12pm (£3,847.20)
10 year payment option (total cost)	From £19.79pm (£2,374.80)	From £27.51pm (£3,301.20)	From £36.51pm (£4,381.20)
Add a Celebrant/Officiant	If you choose a Funeral Service Plan and make a single payment or pay over 12 months, a Celebrant/Officiant can be added to your chosen plan for an additional £250. If a Celebrant/Officiant is added to a plan paid over 5 or 10 years, the cost of this option will be higher as it is based on the age of the covered individual at date of application.		
Age restrictions	All funeral plans: The Customer must be aged 18 or over at date of application. 5 and 10 year plans only: The Covered Individual must be aged between 50 and 74 years old at date of application.		

- All prices stated include our administration fees.
- If you die before all payments have been made, the Nominated Representative can call us to discuss the options available to them.
- If you buy a plan paid for over 5 or 10 years, the total cost of your plan will be higher than paying via single payment or via 12 monthly payments. Please refer to the 'Distinct Cremations Funeral Plan Pricing' leaflet for full details.
- You can also find more detailed information in your Prepaid Funeral Plan Terms and Conditions.

What happens if I miss a payment?

Your plan is at risk if you do not maintain your monthly instalment payments. Please contact us immediately, if you are having difficulty paying for your plan.

If you fail to make an instalment payment, we will contact you to ask you to bring your payments up to date. Should you miss two consecutive instalment payments over the payment term, we have the right to cancel your plan if payments are not brought up to date in a timely manner. If your plan is cancelled, you will not be able to restart it. We will be under no further obligation to provide any of the services set out in this document.

Should we cancel your plan due to missed payments, we will refund any monies due to you, in accordance with the cancellation rights stated in the section below. You can also 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	12 monthly payments	5 year payment option	10 year payment option
Cancellation Period from plan start date	30 days	30 days	12 months (moratorium period)	12 months (moratorium period)
Cancellation by you or us within the Cancellation Period	Full Refund	Full Refund	Full Refund	Full Refund
Cancellation by you or us outside the cancellation period	Full Refund – minus £95 cancellation fee	Full Refund – minus £95 cancellation fee	No Refund Given	No Refund Given

You can find additional information in your Prepaid Funeral Plan Terms and Conditions. Where applicable, all money will be refunded within 28 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, write to us at Distinct Funeral Plans Limited, Oak Tree Court, Brookfield Drive, Cannock, Staffordshire WS11 0JN or visit 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/.

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

Information concerning potential provider failure

In the unlikely event that our business fails, and you agree, we expect to transfer your funeral plan to another regulated funeral plan provider. We expect them to carry out the service you've paid for, but you may incur some extra costs.

Alternatively, we may issue a refund of the amount you've paid to date. However, depending upon the circumstances at that time, this may mean you only receive a partial refund of the amount paid in.

If we cannot transfer your plan or issue a full refund, you will be entitled to claim compensation from the FSCS.

Distinct Cremations Funeral Plan 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.

	Direct Cremation Plan	Funeral Service Plan	
Payment method	With no mourners present	With a 30 minute service	With a full length service
Single payment available to everyone over the age of 18	£1,899	£2,399	£2,999
12 monthly instalments available to everyone over the age of 18	12 payments of £158.25	11 payments of £199.91 and a final payment of £199.99	11 payments of £249.91 and a final payment of £249.99
Total cost over 12 months	£1,899	£2,399	£2,999
5 years available if you are aged between 50-74	From £34.08	From £47.95	From £64.12
Total cost over 5 years	From £2,044.80	From £2,877.00	From £3,847.20
10 years available if you are aged between 50-74	From £19.79	From £27.51	From £36.51
Total cost over 10 years	From £2,374.80	From £3,301.20	From £4,381.20

If you choose a Funeral Service Plan and make a single payment or pay over 12 months, a Celebrant/Officiant can be added to your chosen length of service for an additional £250. If a Celebrant/Officiant is added to a plan paid for over 5 or 10 years, the cost of this option will be higher as it is based on the age of the covered individual at date of application. See overleaf for the exact cost of a plan paid over 5 or 10 years.

Prices valid as at 22/01/2025. 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. For plans paid over 5 or 10 years, you must continue to make your payments for the full period or to end of life if earlier. Your plan is at risk if you do not keep up with regular payments.

Please contact us today

0800 047 2026

www.distinctcremations.co.uk

No obligation to buy when you call



Prices for a 5 or 10 year term:

	Direct Cremation Plan				Funeral Service Plan with a 30 minute service				Funeral Service Plan with a full length service			
Age at purchase	5 Years		10 Years		5 Years		10 Years		5 Years		10 Years	
	Per month	Total Price	Per month	Total Price	Per month	Total Price	Per month	Total Price	Per month	Total Price	Per month	Total Price
50	£34.08	£2,044.80	£19.79	£2,374.80	£47.95	£2,877.00	£27.51	£3,301.20	£64.12	£3,847.20	£36.51	£4,381.20
51	£34.09	£2,045.40	£19.82	£2,378.40	£47.96	£2,877.60	£27.54	£3,304.80	£64.15	£3,849.00	£36.56	£4,387.20
52	£34.10	£2,046.00	£19.84	£2,380.80	£47.98	£2,878.80	£27.58	£3,309.60	£64.17	£3,850.20	£36.61	£4,393.20
53	£34.13	£2,047.80	£19.86	£2,383.20	£48.02	£2,881.20	£27.61	£3,313.20	£64.22	£3,853.20	£36.66	£4,399.20
54	£34.14	£2,048.40	£19.90	£2,388.00	£48.03	£2,881.80	£27.67	£3,320.40	£64.25	£3,855.00	£36.73	£4,407.60
55	£34.16	£2,049.60	£19.92	£2,390.40	£48.07	£2,884.20	£27.70	£3,324.00	£64.30	£3,858.00	£36.78	£4,413.60
56	£34.17	£2,050.20	£19.95	£2,394.00	£48.09	£2,885.40	£27.75	£3,330.00	£64.32	£3,859.20	£36.85	£4,422.00
57	£34.20	£2,052.00	£20.00	£2,400.00	£48.12	£2,887.20	£27.82	£3,338.40	£64.37	£3,862.20	£36.95	£4,434.00
58	£34.23	£2,053.80	£20.04	£2,404.80	£48.17	£2,890.20	£27.88	£3,345.60	£64.44	£3,866.40	£37.03	£4,443.60
59	£34.25	£2,055.00	£20.09	£2,410.80	£48.21	£2,892.60	£27.96	£3,355.20	£64.49	£3,869.40	£37.15	£4,458.00
60	£34.29	£2,057.40	£20.14	£2,416.80	£48.26	£2,895.60	£28.03	£3,363.60	£64.57	£3,874.20	£37.25	£4,470.00
61	£34.32	£2,059.20	£20.20	£2,424.00	£48.31	£2,898.60	£28.12	£3,374.40	£64.64	£3,878.40	£37.37	£4,484.40
62	£34.36	£2,061.60	£20.27	£2,432.40	£48.37	£2,902.20	£28.23	£3,387.60	£64.71	£3,882.60	£37.52	£4,502.40
63	£34.40	£2,064.00	£20.35	£2,442.00	£48.44	£2,906.40	£28.35	£3,402.00	£64.81	£3,888.60	£37.69	£4,522.80
64	£34.45	£2,067.00	£20.43	£2,451.60	£48.51	£2,910.60	£28.47	£3,416.40	£64.91	£3,894.60	£37.86	£4,543.20
65	£34.51	£2,070.60	£20.53	£2,463.60	£48.59	£2,915.40	£28.63	£3,435.60	£65.03	£3,901.80	£38.08	£4,569.60
66	£34.56	£2,073.60	£20.63	£2,475.60	£48.68	£2,920.80	£28.79	£3,454.80	£65.15	£3,909.00	£38.30	£4,596.00
67	£34.63	£2,077.80	£20.76	£2,491.20	£48.79	£2,927.40	£28.98	£3,477.60	£65.30	£3,918.00	£38.57	£4,628.40
68	£34.71	£2,082.60	£20.90	£2,508.00	£48.91	£2,934.60	£29.19	£3,502.80	£65.47	£3,928.20	£38.86	£4,663.20
69	£34.79	£2,087.40	£21.06	£2,527.20	£49.03	£2,941.80	£29.43	£3,531.60	£65.64	£3,938.40	£39.21	£4,705.20
70	£34.90	£2,094.00	£21.24	£2,548.80	£49.19	£2,951.40	£29.71	£3,565.20	£65.86	£3,951.60	£39.60	£4,752.00
71	£35.01	£2,100.60	£21.46	£2,575.20	£49.36	£2,961.60	£30.05	£3,606.00	£66.11	£3,966.60	£40.06	£4,807.20
72	£35.14	£2,108.40	£21.70	£2,604.00	£49.56	£2,973.60	£30.41	£3,649.20	£66.38	£3,982.80	£40.58	£4,869.60
73	£35.29	£2,117.40	£22.00	£2,640.00	£49.78	£2,986.80	£30.87	£3,704.40	£66.70	£4,002.00	£41.22	£4,946.40
74	£35.46	£2,127.60	£22.35	£2,682.00	£50.05	£3,003.00	£31.39	£3,766.80	£67.06	£4,023.60	£41.95	£5,034.00

Prices for a 5 or 10 year term

incorporating a Celebrant/Officiant to a Funeral Service Plan

Age at purchase	Funeral Service Plan with a 30 minute service plus a celebrant/officiant				Funeral Service Plan with a full length service plus a celebrant/officiant			
	5 Years		10 Years		5 Years		10 Years	
	Per month	Total Price	Per month	Total Price	Per month	Total Price	Per month	Total Price
50	£53.72	£3,223.20	£30.72	£3,686.40	£69.90	£4,194.00	£39.73	£4,767.60
51	£53.74	£3,224.40	£30.76	£3,691.20	£69.93	£4,195.80	£39.78	£4,773.60
52	£53.76	£3,225.60	£30.80	£3,696.00	£69.96	£4,197.60	£39.83	£4,779.60
53	£53.80	£3,228.00	£30.84	£3,700.80	£70.01	£4,200.60	£39.89	£4,786.80
54	£53.82	£3,229.20	£30.90	£3,708.00	£70.04	£4,202.40	£39.97	£4,796.40
55	£53.86	£3,231.60	£30.94	£3,712.80	£70.09	£4,205.40	£40.02	£4,802.40
56	£53.88	£3,232.80	£31.00	£3,720.00	£70.12	£4,207.20	£40.10	£4,812.00
57	£53.92	£3,235.20	£31.08	£3,729.60	£70.17	£4,210.20	£40.21	£4,825.20
58	£53.98	£3,238.80	£31.14	£3,736.80	£70.25	£4,215.00	£40.29	£4,834.80
59	£54.02	£3,241.20	£31.24	£3,748.80	£70.31	£4,218.60	£40.43	£4,851.60
60	£54.08	£3,244.80	£31.32	£3,758.40	£70.39	£4,223.40	£40.54	£4,864.80
61	£54.14	£3,248.40	£31.42	£3,770.40	£70.47	£4,228.20	£40.67	£4,880.40
62	£54.20	£3,252.00	£31.54	£3,784.80	£70.55	£4,233.00	£40.83	£4,899.60
63	£54.28	£3,256.80	£31.68	£3,801.60	£70.66	£4,239.60	£41.02	£4,922.40
64	£54.36	£3,261.60	£31.82	£3,818.40	£70.77	£4,246.20	£41.21	£4,945.20
65	£54.46	£3,267.60	£32.00	£3,840.00	£70.90	£4,254.00	£41.45	£4,974.00
66	£54.56	£3,273.60	£32.18	£3,861.60	£71.04	£4,262.40	£41.70	£5,004.00
67	£54.68	£3,280.80	£32.40	£3,888.00	£71.20	£4,272.00	£41.99	£5,038.80
68	£54.82	£3,289.20	£32.64	£3,916.80	£71.39	£4,283.40	£42.32	£5,078.40
69	£54.96	£3,297.60	£32.92	£3,950.40	£71.58	£4,294.80	£42.70	£5,124.00
70	£55.14	£3,308.40	£33.24	£3,988.80	£71.82	£4,309.20	£43.13	£5,175.60
71	£55.34	£3,320.40	£33.62	£4,034.40	£72.09	£4,325.40	£43.64	£5,236.80
72	£55.56	£3,333.60	£34.04	£4,084.80	£72.39	£4,343.40	£44.21	£5,305.20
73	£55.82	£3,349.20	£34.56	£4,147.20	£72.74	£4,364.40	£44.91	£5,389.20
74	£56.12	£3,367.20	£35.16	£4,219.20	£73.14	£4,388.40	£45.72	£5,486.40

If you need a funeral now, for someone who has passed away without a funeral plan in place, our direct cremation starts at £1,399.

Extra charges may apply for an out of hours or a home collection, which are included in both of our funeral plans.

Please contact us today

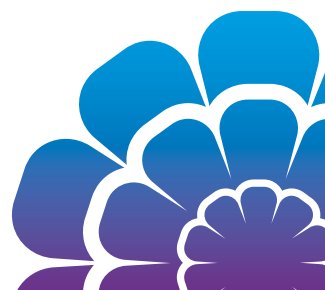
0800 047 2026

www.distinctcremations.co.uk

No obligation to buy when you call

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.

PF10125





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.

Contents

Section 1 – Who is Distinct Cremations?	3
Section 2 – Who is the Distinct Cremations pre-paid funeral plan for?	3
Section 3 – What are these Terms and Conditions for?	3
Section 4 – Specific terms and conditions relating to plans purchased in one single payment or spread over 12 monthly instalments	4
4.1 Who can take out a plan?.....	4
4.2 Payment for the plan.....	4
4.3 How we care for your money.....	4
4.4 What happens if a payment is missed?	4
4.5 What happens if the Covered Individual passes away before all payments have been completed?	4
4.6 How to cancel a plan.....	5
If you have purchased a plan with a 5 or 10 year payment option, please see Section 5.	
Section 5 – Specific terms and conditions relating to plans purchased with a 5 or 10 year payment option	5
5.1 Who can take out a plan?.....	5
5.2 Payment for the plan.....	5
5.3 The purchase of a whole of life policy.....	6
5.4 What happens if a payment is missed?	6
5.5 What happens if the Covered Individual passes away before all payments have been completed?	6
5.6 How to cancel a plan.....	6
If you have purchased a plan and paid in one single payment or over 12 months, please see Section 4.	
Section 6 – General terms and conditions that apply to all plans	7
6.1 Crematorium.....	7
6.2 Change of address.....	7
6.3 VAT and legislative changes.....	7
6.4 Disclosure of fees.....	7
6.5 Repatriation	8
6.6 Ashes delivery.....	8
6.7 Celebrant or officiant.....	8
6.8 Transferring the ownership of a plan.....	8
6.9 How to claim on the plan when the Covered Individual dies.....	8
6.10 How to make a complaint	9
6.11 Financial Services Compensation Scheme	9
6.12 How we use your information	9
6.13 Communicating with you.....	9
6.14 How To Contact Us.....	9
Section 7 – Definitions	10
7.1 Person types	10
7.2 Other definitions.....	10

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 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 funeral plans purchased from us from 29 January 2025.

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 can choose 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.

Once you have fully paid the amounts set out in the Plan, we will cover these goods and services at no further charge to you or the Nominated Representative.

4.3 How we care for your money

Money is paid directly 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 What happens if a payment is missed?

Should you miss two consecutive instalment payments over the payment term, we have the right to cancel your plan if payments are not brought up to date in a timely manner. We will contact you after each missed payment to ask you to bring the payments up to date. If we cancel your plan for missed instalment 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 restarted.

4.5 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.

4.6 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, and 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 28 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 28 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, we 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

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.

Your monthly cost will not change over the term of the plan. Our 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

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.

will nevertheless accrue to you and not to the Covered Individual.

Once you have fully paid the amounts set out in the Plan, we will cover these goods and services at no further charge to the Nominated Representative. Please also see section 5.6 'What happens if the Covered Individual passes away before all payments have been completed?'.

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 What happens if a payment is missed?

Should you miss two consecutive instalment payments over the payment term, we have the right to cancel your plan if payments are not brought up to date in a timely manner. We will contact you after each missed payment to ask you to bring the payments up to date. If we cancel your plan for missed instalment 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.

5.5 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 to receive the benefits of the plan.

5.6 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

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 plans that allow mourners to attend the crematorium for a service, 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 discuss crematorium allocation with your Nominated Representative upon plan redemption.

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:

	Direct Cremation Plan	Funeral Service Plan with a 30-minute service	Funeral Service Plan with a full-length service
Total Funeral Plan Cost	£1,899	£2,399	£2,999
Total cost to acquire and manage your Funeral Plan	£930	£1,030	£1,030
This includes costs for managing the plan over the customer's life (average 12 years), our marketing and advertising costs and to make a small amount of profit.			
How much do we pay into the Distinct Funeral Plan Trust?	£969	£1,369	£1,969
This includes the amount we set aside to perform the cremation funeral, and to pay trust fund administration costs and maintain our regulatory solvency requirements			
A more detailed breakdown of these costs can be provided upon request.			

For plans where a Celebrant or Officiant has been added for an additional cost, your money will be held in the trust until it is required.

Where a plan has been paid for with a 5 or 10 year payment option, monthly payments are split between insurance premiums for the Whole of Life policy and fees to administer the plan, which are between £4 and £6.50 of each monthly payment you make towards the plan.

We will retain either the first 12 or 24 months worth of whole of life insurance policy premiums as commission from the insurer depending on the payment term selected. Depending upon your age when you apply, this means that we may receive between £330.96 and £1,001.28 over the payment period of either 5 years or 10 years.

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 Celebrant or Officiant

For plans that allow mourners to attend the crematorium for a service, you can add a Celebrant or Officiant at point of purchase. We will let your Nominated Representative know at the time of your cremation which Celebrant or Officiant is available from our network. Your Nominated Representative may choose a different Celebrant or Officiant at the

point of plan redemption but that Celebrant or Officiant must agree to provide their services for the fee Distinct Cremations set. If they do not agree, and your Nominated Representative still wishes for them to lead the service, then your Nominated Representative may incur fees charged directly from the Celebrant or Officiant.

6.8 Transferring a plan

If you have purchased a plan with one single payment or have spread the cost up to 12 monthly instalments and your circumstances change, or the plan is found after the death of the Covered Individual, we may agree to transfer the services within the plan to a different Covered Individual. Please call us to discuss the options available. For plans taken out over a 5 or 10 year payment term, you cannot transfer the services 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 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.

6.9 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 inform the Nominated Representative if there are any outstanding payments due on the plan at the time the cremation is required.

6.10 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, write to us at Distinct Cremations, Oak Tree Court, Brookfield Drive, Cannock, Staffordshire WS11 0JN or visit 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/.

Complaining to the ombudsman will not affect your legal rights.

6.11 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

6.12 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 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.

6.13 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.

6.14 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

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. In this instance our definition of an accident is where a bodily injury is sustained, caused by accidental, violent, external and visible means, which solely and independently of any other cause results in death. The benefit will not be paid out if death occurs from:

- suicide, intentional and serious self-injury or an event where, in our reasonable opinion, you took your own life
- taking part or attempting to take part in a dangerous sport or pastime
- taking part or attempting to take part in an aerial flight other than as a fare paying passenger on a licensed airline
- committing, attempting or provoking an assault or criminal offence
- war (whether declared or not), riot or civil commotion
- taking alcohol or drugs (unless these drugs were prescribed by a registered doctor in the United Kingdom)
- accidents that happened before your application;

"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;

"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;

"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