

Ecclesiastical Planning Services is part of the Benefact Group and is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 958152).

This document explains what is and is not included in your funeral plan, how you will pay for your plan, 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 your pre-contractual documentation and Terms and Conditions or contact us for further details.

The Unattended Funeral Plan from Houghtons Funeral Directors

What products and services are included in my plan?

- ☒ The services of your funeral director including professional guidance on the legal documents for certification and registration of death and making the funeral arrangements
- ☒ Collection of the deceased in the local area - Up to 20 miles, during office hours
- ☒ Care of the deceased
- ☒ A standard-sized coffin - Basic coffin
- ☒ Transport of the deceased on the day of the funeral in the local area - Private ambulance
- ☒ Contribution towards an unattended cremation at a day, time and location of the funeral director's choice with no service and no mourners

What products and services are not included in my plan?

- ☒ Viewing the deceased by appointment
- ☒ Limousine(s) on the day of the funeral in the local area
- ☒ Pallbearers to convey the coffin on the day of the funeral subject to rules/regs
- ☒ Contribution towards a local, attended cremation on a day and time of the funeral director's choice subject to availability
- ☒ Contribution towards a local, attended cremation on a day and time of your choice subject to availability
- ☒ Contribution towards officiant's fees
- ☒ Contribution towards floral tributes
- ☒ Contribution towards post-funeral service gathering e.g. catering, wake

What additional costs could there be for me?

- Any services not listed above will need to be paid for at the time they are added or at claim.
- If the covered individual moves and a different funeral director carries out the plan, there may be more to pay.
- There may be more to pay if you later choose a different funeral director.
- Where you have made a contribution towards certain costs, there may be more to pay. These costs are outside of our control. Your funeral director will advise your personal representative of this at the time of the claim.
- Terms and conditions apply. Please refer to the Funeral Plan Summary and full Terms and Conditions for more information.

Single payment cost of plan

Funeral director's costs	£799.00
Third party costs	£511.00
Administration fee	£325.00
Total plan price	£1,635.00

Terms and conditions apply to our funeral plans - please ask us for a copy. Prices correct as at September 2025 and may change in the future.

How do I make changes to my plan?

For single payment plans, you can make changes to the plan at any time. If you pay by instalments, you can make changes to your plan once you have paid the balance. Please refer to your Terms and Conditions. You can pay the balance by calling us on **0800 633 5626**.

There may be more to pay if you add additional products or services. Simply contact your funeral director to arrange this. If your circumstances change and you need to cancel the plan, please refer to the cancellation section below.

When and how do I pay?

When buying online, you can pay by single payment only. Please contact your funeral director to discuss paying by instalments or a combination of both which you can do by cheque, credit or debit card and/or bank transfer. A Direct Debit form is required for instalment payment plans.

Your funeral director will provide a quote based on the cost of the funeral plan and how long you wish to pay for. For instalment plans, if the covered individual dies in the first year, the funeral costs will not be covered.

As the funeral plan provider, Ecclesiastical Planning Services charges an administration fee of £325 which applies to all funeral plans. Please ask your funeral director for details of their fees.

What happens if I miss a payment?

Please let us know if you are unable to make a monthly payment. If you miss a payment by 15 working days following the due date, we will contact you to discuss your options. We reserve the right to cancel the plan.

What happens if there are outstanding payments at the point of death?

If you have an instalment plan of two years or more, and death occurs after 12 months, then the funeral will be carried out as long as the plan has not been cancelled.

How do I cancel my plan?

You can cancel the plan at any time before a claim being made. If you cancel within 30 days of receiving your welcome booklet, the person who paid for the plan will receive a full refund. If you cancel after that, the person who paid for the plan will receive a refund of the original amount, less the administration fee.

For instalment plans, if you cancel in the first 12 months a full refund will be paid. If you cancel after that, the administration fee and any payments to insure the plan will be deducted from the refund.

If you have any questions about cancelling your plan, you can call us on **0800 633 5626**.

How do I make a complaint?

If you have a complaint about the funeral plan, please contact us using the details below in the first instance. We may ask you for proof of identity to show that you are authorised to complain.

We will aim to resolve your complaint within one business day. More complex issues may take a little longer to investigate and we may ask you for further information to help us reach a decision. We will respond to your complaint in writing as soon as possible.

If you are not satisfied with our response, or if we have not completed our investigation within eight weeks, we will inform you of your right to take the complaint to The Financial Ombudsman Service.

Tel: 0800 0234 567

Email: complaint.info@financial-ombudsman.org.uk

Visit: www.financial-ombudsman.org.uk

This complaints handling procedure does not affect your right to take legal proceedings.

Financial Services Compensation Scheme

If we were unable to meet our liabilities under this plan, you or the covered individual (or their estate, if the covered individual has died) may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). The FSCS is an independent body which provides protection if we go out of business. You can find further information at www.fscs.org.uk.

Information concerning potential provider failure

In the unlikely event that Ecclesiastical Planning Services ceases to trade, we would look for another provider to administer the funeral plan. Whilst we would seek a commitment from the other provider that they would deliver the plan without the need for additional payment, this cannot be guaranteed.

In the event that the funeral plan cannot be re-allocated, the person who paid for the plan will receive a refund. In this situation, you would need to make arrangements with an alternative provider and potentially need to pay associated costs. Protection under the FSCS (see section above) may be available.

Contact Ecclesiastical Planning Services Call: **0800 633 5626** Email: info@epsfunerals.com

Write to: Ecclesiastical Planning Services, Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester GL3 4AW.