

Terms & Conditions

Pure Cremation Funeral Planning Limited

Eagle House, Joule Road,
Andover, SP10 3UX
0800 033 7737

Thank you for considering a Pure Cremation Funeral Plan

This document tells you who we are, how our plans work and how any changes can be made to your plan. It also explains what to do if there's a problem, as well as other important information you might need.

We offer two types of funeral plan based on how you choose to pay. These have **different terms and conditions** so please read this document carefully. You'll find the specific terms and conditions that apply to the Over 50s Funeral plan in **light purple** sections.

We have some words that we use throughout this document and to help you understand them we'll explain their meaning first.

When we say "you", "your", "I" and "my" we mean the person the plan is for.

When we use the phrase "Pure Cremation Limited", we're talking about the part of our business that will provide the funeral at the time it is needed.

The word "representative", is the person who'll arrange your funeral when you die. This may be a family member or a solicitor.

"We", "us" and "our" refers to Pure Cremation Funeral Planning Limited. This is the part of our business you purchase your plan through.

When we use the phrase "our coverage area" we mean mainland England, Wales, Scotland and Northern Ireland plus Isle of Wight and Isle of Skye.

Your plan is an agreement between you and us. Your agreement is made up of this document, your application form and your plan summary. We'll issue the plan summary when you buy your plan and it will confirm what's included.

Who can buy a plan?

You must be a UK resident and be over 18 when you buy a **plan with a fixed number of payments** (our original Trust-based Funeral Plan). There is no upper age limit when you pay for your plan in this way.

If you're buying an Over 50s Funeral Plan you must be a UK resident and aged between 50-74.

Your payments **will continue until you reach the age of 90** (or until your death should you die sooner).

How does my plan work?

Your cremation will be provided by Pure Cremation Limited on your death, as long as the payment terms of the plan have been met. You'll find details of these in the "How do I pay for my plan?" section.

Every Pure Cremation funeral Plan includes collection of the body, day or night, from anywhere within our coverage area and cremation at a carefully selected venue that we choose.

If you are travelling abroad, we would recommend you take out a travel

insurance policy which will cover the costs of returning your body to the UK. Once your body is returned, we can carry out your cremation in line with your wishes. Alternatively, we may be able to help pay towards the cost of a cremation in the place that you die but we do not guarantee to cover the entire cost of this. We DO guarantee to cover the cost of a cremation carried out by us in the UK.

We are unable to transfer people between different jurisdictions e.g. from England to Scotland.

When you buy a Trust plan from us the funds are held by Pure Cremation Funeral Planning Trust which is completely separate from the Pure Cremation business.

If you buy an Over 50s plan we purchase a whole of life policy where the Trust is the beneficiary. This will be used to pay for your Pure Cremation when the time comes.

What's included in my plan

All our plans include our fees for the collection of your body within our coverage area the coffin and return of your ashes as well as the cost of the cremation itself and any doctor's fees for cremation papers (These are what are commonly referred to as third party fees or disbursements).

When you buy your plan, you'll get a plan summary. This will confirm what's in your plan. If anything that your plan includes today isn't available at the time of your funeral, we'll provide reasonable alternatives.

What's not included in my plan?

Our plans are specifically designed for those who want a Pure Cremation. This is a simple, unattended cremation that takes place at a time and place of our choosing. Our plans **never** include the following:

- The use of a hearse or limousine
- A funeral ceremony at the crematorium
- A minister or celebrant
- The option to choose the crematorium
- Mourners attending the committal at the crematorium (this can be requested and paid for at the time of need)

How do I pay for my plan?

You can pay for your plan in one of three ways:

1. In full
2. In a fixed number of instalments over 6 – 60 months (6 months to 5 years)

3. In **ongoing** monthly payments until you reach the age of 90 (or, should you die sooner, until your death)

If you choose to pay by instalments over 12 - 60 months, you'll pay an extra 4% per year (you can pay over 6 months at no extra cost).

You'll be told the total amount you'll pay when you buy the plan.

Your plan is at risk if you do not keep up with regular payments.

Can someone else pay for my plan?

Yes if they are over 18, but if they don't pay, you are still responsible. If you'd like to change the person who pays for your plan, you can contact us using the details at the end of this document.

We will only change the details if we have authorisation from the plan holder or their nominated representative.

What happens when I die?

Your representative should contact Pure Cremation. They'll need to provide us with the Registrar's certificate for burial or cremation (the Green Form) and sign some simple forms that we send to them by post or email. We'll then take care of the rest.

If you die at home or in a nursing home we'll send a team out as soon as possible to collect your body.

If you have died in hospital then we usually have to wait until we have the Green Form from the Registrar or a release form issued by the hospital.

If you have chosen to pay in full or over 6 months to 5 years

Paying in full

You can pay by cheque, bank transfer, credit or debit card. We'll send you your plan documents within 14 days, but you'll be completely covered immediately.

Paying by instalments over 6 months to 5 years

If you choose to pay for your plan over a period of 6 months to 5 years the cost of your plan will be split evenly over the term you have chosen. The instalments will be collected monthly, usually by Direct Debit.

The total amount paid will be greater than £1,595 because 4% per year is added to account for inflation for payment periods greater than 12 months.

Once your plan has been paid in full there will be no more to pay. If you have paid in full or made at least 24 monthly payments then no further payments will be required and we will provide the cremation.

If your loved one dies within 24 months from the start date of the plan you have a choice of either a refund or alternatively to pay the difference of the Pure Cremation Plan at the time the plan was taken out.

Can I pay a deposit towards my plan?

Yes. If you're paying by a fixed number of instalments (over a period of 6 months to 5 years) then you can pay the amount of deposit you want at the start of your plan and this will reduce your monthly payments.

What if payments are missed?

It's important that you contact us as soon as you can if you (or the person paying for the plan) is finding it difficult to pay the instalments.

If you miss 2 consecutive instalments in a row, we may cancel your plan and give you back the money paid, less our administration fee of £350. However, if you contact us we will consider pausing your plan for a mutually agreed period of time.

Please note that if there are insufficient funds in your account to make a payment on the nominated day we will reapply for the payment 10 days later.

Can I make additional payments to pay off my plan more quickly?

You can make additional payments on any instalment plan at any time to reduce your balance.

If you do this, you've then got two options. You can reduce the number of instalments left to pay or you can pay a reduced monthly amount for the plan over the same number of instalments.

We'll confirm the updated payment schedule in writing featuring the new instalment amount, number of instalments, and the new total payable over the term. If someone else is paying for your plan, we'll send the new payment schedule to both of you. Please contact us if you'd like to amend your payments or settle your balance. Please see the contact details at the end of this document

Can I pay my plan balance in full earlier than agreed?

Yes, you can pay the rest of the balance on your plan at any time.

You can contact us using the details at the end of this document and we can tell you the balance left to pay if you make full settlement before the next monthly instalment is due.

We'll work out the balance by taking the amount you have already paid from the total amount that would have been paid if you'd chosen this shorter period in the first place.

Refunds made by us

If we need to pay any money back to you we will refund directly to the account we have been taking payments from. We will not refund to any other method of payment or individual.

If you have chosen our over 50s option with ongoing monthly payments

Low-cost monthly payments

If you have chosen our Over 50s Funeral Plan you will make monthly payments **until you reach the age of 90** (or until your death, should you die sooner). The payments will be taken monthly by Direct Debit.

You'll find examples of what you might pay in our brochure. The monthly amount paid will depend on your age when you take out the plan and **will not increase**.

You can get a personalised quote online or by calling us. Your quote will tell you what your monthly payment will be, however, if you have a birthday within a month of taking out the plan, the monthly amount for this higher age might apply.

We'll confirm the monthly payment amount in writing when you buy your plan.

If you die within the first 24 months from the start date of your plan

If you die within 24 months from the start date of your plan **all** the payments you have made will contribute towards the current cost of a Pure Cremation. We will **match the value** of these payments, reducing the balance that your representative or estate will have to pay to make up the difference between the amount you have contributed and the cost of a Pure Cremation at the time your cremation is needed.

If you die after 24 months from the start date of your plan

If you die after 24 months and your monthly payments are up to date, there won't be any more to pay, guaranteed.

Missed Over 50s Funeral Plan monthly payments

If you miss a monthly payment and it remains unpaid for a period greater than 2 consecutive months your plan will be cancelled, **and you will not receive any money back**. It is very important that you contact us immediately if you are having difficulty making your payments.

What happens if I die and monthly payments have been missed?

If you die after 24 months from the plan start date and have missed no more than 2 consecutive monthly payments in that time, your representative or estate can pay those missed instalments before the cremation takes place.

When will my monthly payments be collected?

We'll collect payments monthly by Direct Debit. You can choose a payment date between the 1st and 28th day of the month. Your plan payments will be collected on the same day each month. If this payment date is on a weekend or on a bank holiday, we'll collect the payment on the next working day.

Can the plan be used to buy a funeral from a different provider?

No. The plan is designed to provide a Pure Cremation and has no cash value. If your family choose to use a different provider they **will not receive any money** from your plan to contribute to the costs **UNLESS** Pure Cremation is unable to deliver the cremation service that you have requested **AND** the Trust has been unable to find an equivalent provider.

How we keep your money safe

All Trust Plan payments are placed into the Pure Cremation Funeral Planning Trust. This has been established in accordance with the terms of the Financial Services and Markets Act 2000 which sets out the legislation that applies to funeral plans.

The Trust is completely separate from the Pure Cremation business and is managed by four trustees, three of whom are independent of the Pure group of companies.

The Pure Cremation business receives an allowance to meet the initial costs of selling and arranging the plan.

When you die funds are released from the trust so that the cremation can be provided.

If you have chosen to pay in a single lump sum or in monthly instalments then money can also be released in other circumstances; for instance, if you or we cancel your plan, your money (less the administration fee applicable at the time of purchase) will be refunded to you.

If you have chosen our Over 50's option then your payments are used to purchase a Whole of Life Policy from Scottish Friendly Assurance. To receive your plan benefit you must keep up your payments. There is **no refund of any payments** if your plan is cancelled either by us or by you.

Managing the Trust's money

The Trust's money is managed by a fund manager that is regulated by the Financial Conduct Authority. They invest the money in accordance with the investment policy of the Trust. This policy is reviewed each year to ensure a cautious and ethical approach is maintained by the fund manager. The Trustees regularly review the fund manager's performance, and the Trust is audited each year and undergoes an actuarial valuation every 3 years as a minimum to confirm that there are sufficient funds to meet regulatory requirements.

What if we go out of business?

We're confident this won't happen. But in this unlikely event, all plan funds and Whole of Life Policies are assets of the Trust which is completely separate from the Pure Cremation business and is under the control of the independent Trustees. The Trustees will work with the relevant regulatory body and are under obligation to instruct a replacement funeral director to provide your cremation.

How do I make changes to my plan?

If you need to make any changes to your plan please contact us.

Can I transfer my plan to someone else?

Yes if you have a Trust Plan. You can even set up a joint plan to cover the first death.

If you have chosen our Over 50s Option then you **CANNOT** transfer the plan to someone else because the payment schedule is based on the age of the plan holder.

How can I change my personal details/address?

Let us know if you change your name, address or bank details or any other information that may affect your plan.

What else may affect my plan?

If there is a change in the law or tax rules that affects the way cremations are carried out, we may need to either apply additional charges or pay you money back. We will carefully consider whether to apply any additional charges and commit to keeping them as low as possible.

How do I cancel my plan?

What if I don't use my plan?

We'll stay in regular contact with you using the contact details that we have. If your plan hasn't been claimed 12 months after your death or your 110th birthday we'll assume that your representative has chosen not to claim the plan benefits. We'll then have the right to cancel your plan and retain any payments you've made.

What if I lose my plan documents?

If you lose any documents just call or email us and we'll send you a replacement.

Cancelling within 30 days of the start date

No matter what type of plan you have purchased you can cancel your plan within 30 days of the date your plan documents were posted without giving any reason and receive a full refund.

Cancelling your plan more than 30 days after the start date

If you have a Trust-based Funeral Plan and ask us to cancel your plan after 30 days we'll pay you back the payments made for your plan less our £350 administration fee.

If you've paid less than £350 when you cancel, you'll receive nothing.

If you want to cancel an Over 50s Funeral Plan after 30 days then your payments will stop but we will not refund the monthly payments you have already made.

You can cancel your plan by using the details below to get in touch.

By email:
planningahead@purecremation.co.uk

Or by writing to us at: Pure Cremation Funeral Planning Limited, Eagle House, Joule Road, Andover, Hampshire SP10 3UX

Our right to cancel your plan

We may cancel your plan if you don't keep up the monthly instalments on your plan and these remain unpaid for a period of 2 consecutive months or more.

Direct Debit Guarantee

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 the organisation will notify you (normally 10 working days) in advance of your account being debited or as otherwise agreed. If you request the organisation 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 the organisation 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 immediately.

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 Pure Cremation Funeral Planning Limited.

How do I make a complaint?

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if you want to make a complaint, you should contact us by phone email or post.

Phone: 0800 033 7737

Email: customer-care@purecremation.co.uk

Post: Customer Care, Pure Cremation Funeral Planning Limited, Eagle House, Joule Road, Andover, Hampshire SP10 3UX

How we manage your complaint

We'll be in touch within 5 working days to let you know we've got your complaint.

We'll keep you updated on our investigation and try to sort out the complaint fully within 28 days. If we can't finish our investigation within this time we'll let you know how we're getting on.

If you're not happy with our response to your complaint, you can take your complaint to the Funeral Planning Authority

Phone: 0845 6019619

Online: [funeralplanningauthority.co.uk/contact-us/complaint-form](https://www.funeralplanningauthority.co.uk/contact-us/complaint-form)

Post: Funeral Planning Authority, Barham Court, Teston, Maidstone, Kent, ME18 5BZ



English Law applies to this agreement. Any claim made in a court relating to your plan will be dealt with by the Courts of England and Wales. If any part of the agreement doesn't apply the rest of the agreement still stands.

This agreement is only for your benefit. No other person (including your representative or a person who pays for your plan) has any right to bring a claim under any term of this agreement.

What if I need to contact you?

You can contact us in the following ways for plan sales, lost plan documents, plan enquiries and general enquiries.

Phone: 0800 033 7737

Email: planningahead@purecremation.co.uk

Post: Pure Cremation Funeral Planning Limited, Eagle House, Joule Road, Andover, Hampshire SP10 3UX

This agreement is between you and Pure Cremation Funeral Planning Limited (Registered in England and Wales number 09906976)

Our Registered office is at: Charlton Park Crematorium, Charlton Down, Andover, England, SP11 0TA

Our VAT registration number is GB273 6544 83

The Pure Promise

Peace of mind

We take care of the simple, unattended cremation so your loved ones can concentrate on taking care of each other.

No hidden costs

There will be nothing more for your family or loved ones to pay for the service covered by the plan.

Expert help and support when you need it most

One phone call to our expert team provides guidance, care and attention for your family, keeping everything simple and as stress-free as possible.

Always here to help

Our Customer Care Team is available 24 hours a day, 365 days a year to provide urgent support to the bereaved.

A trusted provider

Our lovely customers rate us 4.9 out of 5 on Trustpilot.

Pure Cremation Funeral Planning Limited

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**Pure
Cremation**
The freedom to choose