# Peace of mind with a guaranteed pre-paid funeral plan

through us

Reduce the worry for your loved ones





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Thomas Brown funerals

### Plan ahead for peace of mind

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be.

By taking some time now, you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to have your funeral arrangements in place. Taking out a funeral plan is one of the most thoughtful and caring things you can do

A pre-arranged funeral plan is a simple way of reducing worry for your loved ones.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, making funeral arrangements in advance needn't be distressing.

## Make provision for funeral costs

The plans we offer cover your specified funeral costs, no matter how much prices rise in the future. As long as you don't later choose a different funeral director and your requirements don't change, your loved ones won't be asked to pay more when the time comes. Please refer to the questions and answers overleaf and the Terms and Conditions for more information.

## Make financial provision today

### What happens to my money?

Our funeral pre-payment plans are provided by Ecclesiastical Planning Services.

The value of the plan (excluding the initial administration fee and any instalment charges) is held in a whole of life assurance policy and ring-fenced

for your funeral when the time comes. The money is made immediately available at the time of need and the funds cannot be used for anything other than your funeral for total peace of mind.

## A choice of services to suit you

Everyone has their own ideas about the funeral they would like. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.



### **Questions and answers**

There are a number of funeral plans to choose from and it can be difficult to know which is best for your needs and budget. There are a few things to ask before buying a funeral plan:

### Q. Who is eligible?

UK residents aged 18 or over can take out a plan. If paying by instalments of two years or more, eligibility criteria applies - please refer to the Terms and Conditions for more information. There are no medical or health questions to answer.

### Q. Can the plan include special wishes?

Yes, you can add special wishes and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

### Q. Can I buy a funeral plan for someone else?

Yes, many of our customers choose to do this.

### Q. What happens if I move to a different part of the country?

If you move, you should be able to transfer your plan to a funeral director near your new home. However, there may be additional costs depending on local prices and types of funeral plan available. Please refer to the Terms and Conditions for details or speak to a member of the team for more information.

### Q. Does the plan cover the entire cost of the funeral?

The plan covers the funeral costs listed in the plan details as long as your requirements don't change and you don't later choose a different funeral director. If you choose to use another funeral director or make changes to your plan, there may be additional costs to pay. Please refer to the Terms and Conditions for more information.



### Q. Can I pay for my plan by instalments?

Yes, you are able to pay over a range of periods. Please refer to the Instalment Q&A and the Terms and Conditions for more information. Eligibility criteria applies and there's an additional cost for paying over two or more years. We can provide you with a personalised quote.

### Q. Can I change my funeral plan arrangements?

Yes, you can make changes to your plan after you have taken it out and fully-paid for it. Just let us know what you wish to change. There may be an additional cost if you add new features and services to your plan.

### Q. Can I cancel my plan?

Yes, 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.

### Q. What happens if I die abroad?

The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this.

Please refer to the Funeral Plan Summary and Terms and Conditions for full details.

### **About Ecclesiastical Planning Services**



Ecclesiastical's office in Gloucester

Ecclesiastical Planning Services works with funeral directors across the country. It is part of the Benefact Group which is a family of award-winning, specialist financial services businesses that, from its profits, gives to good causes in order to transform lives and communities.

> Ecclesiastical Planning Services has been recognised by the National Association of Funeral Directors for treating customers fairly (2023)





## Taking care of every aspect of funeral arrangements since 1927

At Scotmid Funerals, we understand that arranging a funeral plan can seem daunting, that's why our fully trained team will guide you through everything involved.

We've been carrying out funerals since 1927 with premises across Edinburgh and beyond. We are part of Scotmid Co-operative Society, founded in Edinburgh in 1859, as a co-operative we focus on the needs of the people we serve, not the demands of shareholders. We're proud to be at the heart of the communities we serve and are committed to being open, honest, ethical and professional at all times.

We're members of the National Association of Funeral Directors

(NAFD). The association represents the funeral profession at all levels of Government, and campaigns on issues affecting not only funeral directors, but also bereaved families too.

We have signed up to the Fair Funerals Pledge 2022. By signing the pledge, we agree to put transparency and honesty at the centre of our work. We're also proud to be recommended by The Good Funeral Guide 2022, who are wholly independent of the funeral industry.

However, our most important attribute is staff who care. Rest assured we offer not just a professional service but a sensitive and sympathetic one too.

You can contact us whenever you need us, day or night on 0800 996 1927.

### Get in touch

For help with any aspect of funeral planning or to find out more about pre-arranged funeral plans get in touch today.

#### **Angle Park**

78-79 Angle Park Terrace Edinburgh EH11 2JP 0131 346 3140

#### Boswall

143 Boswall Parkway Edinburgh EH5 2LY 0131 551 5111

#### Broxburn -**Thomas Brown**

18 West Main Street Broxburn EH52 5RH 01506 852 655

### Clermiston

1 Rannoch Terrace Edinburgh EH4 7ER 0131 339 5021

### Dunfermline 2-4 Bridge Street

Dunfermline KY12 8DA 01383 669 866

### Forrester Park

1 Forrester Park Drive Edinburgh EH12 9AY 0131 334 7308

### Fountainbridge

88 Fountainbridge Edinburgh EH3 9QF 0131 229 7789

#### Leith 152 Duke Street Edinburgh EH6 8HR 0131 555 5550

Liberton 143 Liberton Brae Edinburgh EH16 6LD 0131 664 3855

### Livingston

16a Main Street, Deans Livingston EH54 8DF 01506 533 566

Motherwell -**Dundas Fyfe** 31 Melville Drive Motherwell ML1 1RW 01698 263 115



Penicuik 16 John Street Penicuik EH26 8AB 01968 679 474

Portobello 60 Portobello High Street Edinburgh EH15 1DA 0131 669 7401

### Prestonpans

180-184 High Street Prestonpans EH32 9AZ 01875 813 309

#### Sighthill 283-289 Calder Road Edinburgh EH11 4RH

0131 202 6882

### Uddingston

141 Main Street Uddingston G71 7EN 01698 535 111



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

### Tel: 0800 633 5626 Email: info@epsfunerals.com

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