

FUNERAL PLAN SUMMARY DOCUMENT



Scotmid Funerals is a trading name of Scotmid Coop Life Services Limited, which is authorised and regulated by the Financial Conduct Authority to enter into and carry out funeral plan contracts, Firm Reference Number 966550.

Direct Cremation Plan

This document explains what is and is not included in your funeral plan, how it is paid for, information on cancelling your plan or making a complaint and about your entitlement to compensation. Please ensure you read this carefully. This is a summary of your plan which should be read in conjunction with Our Terms and Conditions. You can call us on 0808 169 8095 or email customerservice@fostersfuneraldirectors.com for further details.

What products and services are included in my funeral plan?

- ✓ Provision of all Funeral Director services required to fulfil the services included in the funeral plan
- ✓ Advice, support and guidance for your loved ones.
- ✓ Completion of all documentation and liaison with relevant third parties.
- ✓ Bringing the deceased into our care from anywhere in mainland Scotland.
- ✓ 24/7 care and dignified preparation of the deceased.
- ✓ Removal of standard medical devices, such as pacemaker, if applicable.
- ✓ Fully lined and fitted basic coffin.
- ✓ Suitable vehicle of our choosing to transport the deceased to the crematorium.
- ✓ Fees for an unattended cremation at a crematorium, time, and date of our choosing.
- ✓ Ashes returned to funeral home in a simple container for collection or scattered at the crematorium.

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

- ✗ Visiting the deceased or dressing in own clothes.
- ✗ Embalming.
- ✗ Transfers, for example, an evening vigil or going home prior to the funeral.
- ✗ Burial or interment.
- ✗ Choice of crematorium.
- ✗ An officiant, such as a Minister or celebrant.
- ✗ Friends or family attending the crematorium on the day.
- ✗ Additional products such as floral tributes, orders of service or memorial items.
- ✗ Repatriation costs of transferring deceased to mainland Scotland.

How do I make changes to my plan?

You cannot make changes to your plan once it is in place. If certain services that your plan includes today aren't available at the time of your funeral, we will provide reasonable alternatives.

When and how do I pay?

Payment Option: Single Payment in Full

Cost: £1,585

How do I cancel my plan?

You have the right to cancel your plan and to receive a full refund of any amounts you have paid within **30 days** of the Plan Start Date. If you cancel after this period, you will receive a full refund of the Plan Value minus the Cancellation Fee of £249.

How do I make a complaint?

If you are dissatisfied and you want to make a complaint, we would like the opportunity to put things right. Please contact us using the details below.

We will acknowledge your complaint in writing within 3 working days, investigate your complaint and endeavour to send you a final response within 8 weeks of receipt of the complaint. If we are unable to provide you with a final response within this time, we will send you an update. If you are not happy with our final response you can escalate your complaint to the Financial Ombudsman, you will receive a leaflet detailing this with your final response letter.

Financial Services Compensation Scheme

The FSCS provides protection for consumers if an authorised firm becomes insolvent and is unable to meet its obligations. The amount of compensation for which you may be eligible depends on the firm declared in default, the type of product you have. In some circumstances you may not be eligible for any compensation at all from the FSCS. Information on compensation can be found on the FSCS website, please visit fscs.org.uk or call 0800 678 1100.

What happens if we go out of business?

In the unlikely event that we become insolvent or cannot meet our obligations Your funeral plan may be transferred and carried out by another provider with the same terms and conditions.

However, if this is not possible, You (or Your Funeral Representative if you have died) will have a legal right to claim Your money back from Our Insurance Provider.

If a transfer of Your plan to another provider or return of Your money is not possible, You may be entitled to compensation under the Financial Services Compensation Scheme.

How to contact Us

You can contact us for any reason, such as cancelling your plan, or updating your personal information by:

- Telephone: 0808 169 8095.
- Email: customerservice@scotmidlifeservices.co.uk or
- Post:
Customer Service Department,
Scotmid Life Services,
Dumbarton Road,
Clydebank
G81 6DS

We will communicate with you in English.

The law of Scotland applies to Your Plan and Agreement, and You can bring legal proceedings in respect of them in the Scottish Courts.