FUNERAL PLAN SUMMARY DOCUMENT

Scotmid Funerals is a trading name of Scotmid Coop Life Services Limited. It is authorised and regulated by the Financial Conduct Authority Firm Reference Number 966550.

Simple Cremation Plan (Attended Funeral)

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 0800 996 1927 or email enquiries@scotmidlifeservices.co.uk 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 including completion of all documentation and liaison with third parties.
- ✓ Bringing the deceased into our care 24/7 from anywhere in mainland Scotland.
- ✓ Care and preparation of the deceased.
- ✓ Removal of standard medical devices, such as pacemaker, if required.
- ✓ Fully lined and fitted Simple coffin and dressing in own choice of clothes.
- ✓ Visiting the deceased by appointment during working hours.
- ✓ Hearse and personnel required for the funeral (direct to the crematorium from the funeral home).
- ✓ Funeral at a local crematorium (single location only) at a time and day to suit us.
- ✓ Ashes returned in a simple container to one of our funeral homes for collection, or scattered at the crematorium.
- ✓ Includes a £950 contribution towards the 3rd party fee for an attended cremation at a local crematorium.

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

- × Not suitable for burial funeral so does not include burial plot or burial/interment fees.
- × Embalming.
- × Transfers, for example, an evening vigil or going home prior to the funeral.
- × Transportation fees if the funeral location is outside 20 miles of the nearest funeral home.
- × The cost of conducting a funeral at the weekends or bank holidays.
- × Provision of a limousine or funeral cortege.
- × Fees for a service at a separate location from the cremation.
- × Provision of funeral staff to carry the coffin (a wheeled bier will be provided, if required).
- × Burial plot or the burial or interment.
- × Additional products such as floral tributes, orders of service or memorial items.
- × Repatriation costs of transferring deceased to mainland Scotland.
- × Any additional costs associated with changes in regulation, tax, or law which may affect the products or services included in your funeral plan at the time of need.

When and how do I pay?

If your selected payment option is single payment, you are fully covered from the plan start date and there is nothing more to pay.

If you chose to pay by fixed term instalments, then you must keep your monthly payments on the agreed date each month up to date for the full payment term or until death, whichever is soonest. The monthly payment includes a direct debit fee. There is a **12-month moratorium period** from the plan start date, during which if the covered individual dies from an accident, full benefits are provided. If they die from any other cause during this period, the plan will end and we will refund all payments received. After the 12-month moratorium period the plan is fully covered.

Payment option	Initial payment	Payment term	Monthly payment	Total Payable
Single Payment	£3,790	-	-	**£3,790.00**
5 Year Instalments	£520 deposit	60 months	£62.12	**£4,252.20**
10 Year Instalments	£520 deposit	120 months	£33.55	**£4,551.00**

What happens if I miss a payment?

If you do not keep your monthly payments up to date your plan is at risk. If you encounter difficulties in making payments during the payment term, it's important you get in touch as early as possible. You can miss up to a maximum of 2 consecutive monthly payments without losing the benefits of the plan. You will have 10 days from the second missed payment to rectify the payment shortfall. If you do not pay the shortfall within this time, then we may cancel your plan. If we cancel your plan within the 12 month moratorium period, we will return all money paid. If we end your plan after the moratorium period we will return all money less the cancellation fee.

How do I cancel my plan?

You may cancel at any time while the covered individual is alive by contacting us using the contact details in these terms. You cannot cancel after the covered individual has died.

If your selected payment option is single payment in full and you cancel within 30 days of receiving your information pack, we will provide a full refund. If you cancel after 30 days, we will refund your payment less the £170 cancellation fee.

If your selected payment option is 5 or 10 year fixed term instalments and you cancel within 12 months of receiving your information pack we will provide a full refund of all money paid. If you cancel after 12 months, we will refund all payments payment less the £170 cancellation fee.

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.

Information concerning potential funeral plan provider failure

Your plan is financially supported by a whole-of-life insurance policy with Royal London. We remain responsible for providing your funeral and the other benefits included in your plan. If we cease trading or are unable to meet our obligations, our preferred outcome would be for your funeral plan to continue or be transferred to another authorised funeral plan provider, without materially reducing your benefits. However, if this is not possible, Royal London may work with the Financial Conduct Authority (FCA), Financial Services Compensation Scheme (FSCS) and any insolvency practitioner to seek an appropriate outcome for you. Depending on the circumstances, this could include a payment to you or, following your death, to the person entitled to receive it.

How to contact Us

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

- Telephone: 0800 996 1927,
- Email: enquiries@scotmidlifeservices.co.uk or
- Post:
  Customer Service Department, Scotmid Coop Life Services Ltd, 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 Court.