

**c o u n t r y w i d e**  
Tax & Trust Corporation Ltd

# FUNERAL PLANS

OUR FUNERAL PLAN PARTNERS:

**SafeHands** || FUNERAL  
PLANS

# SAFE HANDS FUNERAL PLANS

## A BRAND YOU CAN TRUST

**N F** Safe Hands Funeral Plans is the only pre-paid funeral plan company  
**F D** officially endorsed by the National Federation of Funeral Directors.

Safe Hands Funeral Plans is endorsed by the National Federation of Funeral Directors - the UK's only funeral trade body dedicated to increasing consumer choice, transparency, and pricing fairness within the industry. Combined, the services of Safe Hands Funeral Plans and the NFFD were utilised by almost 1 million people in 2016, including many thousands of happy funeral plan customers, forward-thinking funeral directors, associated businesses, and consumers seeking the best-value services in their local areas.



**DR HILARY JONES**  
AMBASSADOR

A stylized, handwritten signature in black ink, appearing to read 'Hilary Jones'.

*"As a GP, death and dealing with bereaved families is a regular part of my work - so supporting the NFFD's cause to improve the industry and make the grieving process easier is something I'm only too happy to do. Although price rises are inevitable in every area of commerce, I fully support the NFFD's conviction that increasing costs within the funeral industry must be proportionate, justifiable, essential, and within reach of those on a limited budget. I also believe, as the NFFD does, that families can also help themselves by planning ahead for life's only inevitable expense.*

*Whilst there will always be a demand for the traditional and trusted 'family' funeral director, the NFFD also recognises that increased competition and transparency is vital to creating and maintaining a healthier balance between the price customers pay and the quality and value for money of the services they receive.*

*The NFFD provides a host of services all aimed at helping ambitious, conscientious, forward-thinking funeral directors to be more competitive, whilst at the same time improving the entire experience of those affected by loss."*

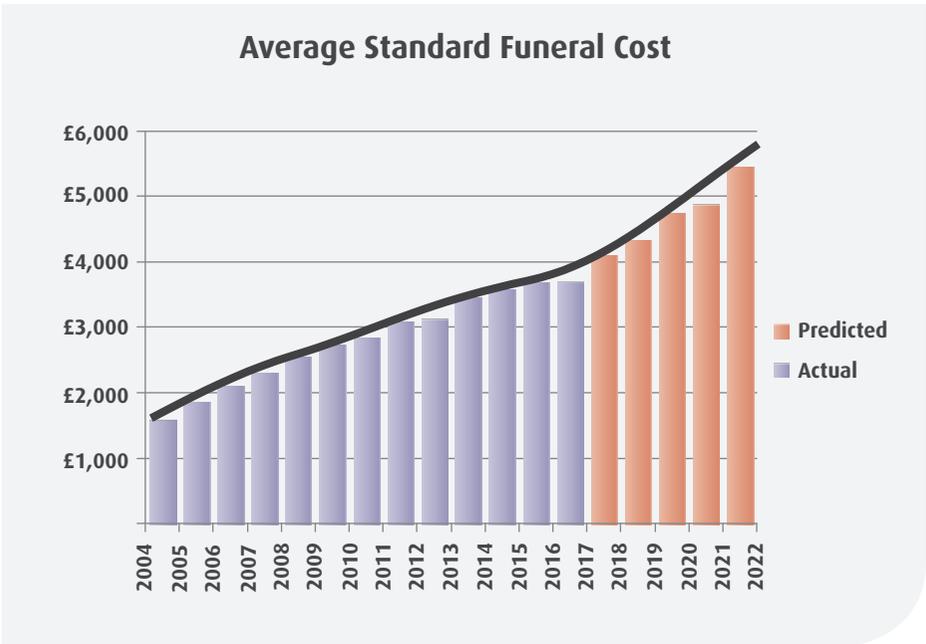
# RISING FUNERAL COSTS

## THE GROWING COST OF DYING

With funeral costs rising far in excess of the annual rate of inflation, it is an unfortunate fact that, for many families, budgeting for a funeral by traditional means may no longer be sufficient to cover the cost.

According to the Sun Life Cost of Dying Report 2016, average funeral costs have almost doubled over the last 10 years, rising from just over £2,000 in 2006, to almost £4,000 in 2016. The report also predicts that by 2021, the cost of an average standard funeral will be in the region of £5,400.

Safe Hands Funeral Plans guarantee that no matter how long our plan-holders live, or however expensive a funeral is when they pass way, there will never be anything further for those left behind to pay towards the funeral director's fees and services.



# WHY CHOOSE SAFE HANDS AND OUR FUNERAL PLANS?

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## PEACE OF MIND

Choosing a Safe Hands Funeral Plan is one of the most effective and affordable methods by which to protect your family and loved ones against the burden of rising funeral costs, and to spare them the distress of having to make difficult decisions as to what your particular preferences for your funeral might be.

## PERSONAL CHOICE

Safe Hands Funeral Plans provide a comprehensive range of options to suit all tastes and budgets. Each can be tailored to suit particular preferences...from the big things - like whether you want to be cremated or buried - to the smaller things, like your choice of music and flowers. All can be personalised, meaning that they can be adapted to include any specific features or elements particular to you, but which perhaps aren't included as standard (additional costs may apply).

## SECURITY

As one of the UK's premier funeral plan providers, it is of paramount importance to us here at Safe Hands Funeral Plans that our customers' investments are safe and secure. In common with almost all funeral plan companies, the money you pay towards your Safe Hands Funeral Plan is held in a secure Trust Fund (via Pitmans Trustees Limited). Set up in conjunction with specialist Trust Solicitors, the fund is independently managed by multinational investment management firm, UBS.

## QUALITY OF SERVICE

As you'd expect from one of the UK's leading funeral plan providers, we take customer service very seriously indeed. We invest heavily in the training and development of our Funeral Plan Consultants, ensuring that every member of the team conducts themselves with the appropriate level of tact, empathy and sensitivity.

## AFFORDABILITY

Safe Hands Funeral Plans are acknowledged to be one of the UK's most affordable prepaid funeral Plan providers. If you don't wish to pay for your Plan in full straight away, we also offer a range of monthly instalment terms covering 12, 24, 36, 60 or 120 months (plans paid over 12 or 24 months carry no Instalment Handling Charge).

## FLEXIBILITY

Safe Hands Funeral Plans offer what we call an 'Either/Or' option - allowing a single Plan to be 'shared' between 2 people, meaning the benefit of the Plan can be utilised at either the first death, or at the second.

# THE SAFE HANDS TRUST FUND

## YOUR INVESTMENT IS IN SAFE HANDS

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As one of the UK's premier funeral plan providers, it is of paramount importance to us here at Safe Hands that our customer's investments are safe and secure. Set up in conjunction with a specialist Trust Fund Solicitors, maximum care has been taken to ensure the fund in which our customers' monies are invested complies with all current legislation as set out in the 'Regulated Activities Order' (Financial Services and Markets Act 2000). Article 60 of the R.A.O stipulated 'sums paid by the customer under the contract will be held on trust for the purpose of providing the funeral and that the following requirements will be met with respect to the trust:

**i) 'The trust must be established by a written instrument.'**

The 'written instrument' is the Trust Deed (signed and dated 1st May 2016).

**ii) 'More than half the trustees must be unconnected with the provider.'**

None of Safe Hands Funeral Plans' directors or staff are in any way connected with the board of trustees. The Safe Hands Plans Trust is operated entirely independently, by Pitmans Trustees Limited.

**iii) 'The trustees must appoint an independent fund manager who is an authorised person who has permission to carry out an activity of the kind specified in article 37 of the RAO, and who is a person who is unconnected with the provider, to manage the assets of the trust.'**

The Safe Hands Plans Trust is managed by UBS - a multinational investment firm, voted 'Global Best Investment Bank' at the Global Financial World's Best Investment Bank Awards 2016.

**iv) 'Annual accounts must be prepared and audited by a person who is eligible for an appointment as a company auditor under Section 25 of the Companies Act 1989 with respect to the assets and liabilities of the trust.'**

Mazars LLP, one of the UK's largest accounting and auditing firms, are appointed to audit the company accounts annually.

**v) 'The assets and liabilities of the trust must, at least once every three years, be determined, calculated, and verified by an actuary who is a Fellow of the Institute of Actuaries or the Faculty of Actuaries.'**

Mazars LLP, one of the UK's largest accounting and auditing firms, in addition to auditing the company's annual accounts, are also appointed as actuaries to the Safe Hands Plans Trust.

## THE SAFE HANDS PLANS TRUST ACTUARIAL REPORT

Dated 21st October 2016, the triennial report was prepared by Mazars LLP, a top ten UK audit and accounting firm and one of Europe's largest, appointed to do so by the Trustees, Pitmans Trustees Limited. The valuation of the Safe Hands Plans Trust, assuming all plan-holders died on 31st August 2016, showed value, after deferred tax liability, of £12.7m with a surplus of funds of £1.17m. The valuation results of a central scenario based on a set of likely future events valued the surplus up to £3m. The actuarial methodology based the calculation on the future liabilities of the costs of funerals based on the number of funerals expected each year, and the expenses incurred administering the Trust.

# PLAN COMPARISON

## FIND OUT MORE ABOUT WHAT WE OFFER

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**Safe Hands Funeral Plans offers a comprehensive range of plans covering both cremation and burial, and all can be tailored to suit every conceivable taste, preference and budget.**

### **TOPAZ FUNERAL PLAN**

This option is the most affordable within the range. It includes all the funeral director's fees and services (including 24-hour bereavement support), a standard, veneered coffin, chapel of rest viewing during office hours, plus a hearse and two bearers and 24-hour bereavement support. **Please note this option does not include 3rd party charges. (See page 8 for full details and prices)**

### **PEARL FUNERAL PLAN**

This option includes all the funeral director's fees and service (including 24-hour bereavement support), a standard, veneered coffin, a hearse plus bearers, Chapel of Rest viewing during office hours, plus a £1,200 allowance to cover 3rd party charges. **(See page 9 for full details and prices)**

### **SAPPHIRE FUNERAL PLAN**

This plan is the most popular in our range. It includes all the funeral director's fees and services (including 24-hour bereavement support) a standard, veneered coffin, four bearers, a limousine to transport your loved ones to the ceremony, Chapel of Rest viewing during office hours, plus a £1,200 allowance to cover 3rd party charges. **(See page 10 for full details and prices)**

### **RUBY FUNERAL PLAN**

This plan proves a comprehensive package and is particularly suited to those with very large families, or who expect many mourners to attend. This plan includes all the funeral director's fees and services (including 24-hour bereavement support) four bearers, two limousines, an oak veneered coffin, open Chapel of Rest viewing, and a £1,200 allowance to cover 3rd party charges. **(See page 11 for full details and prices)**

# AN OVERVIEW OF OUR PLANS

## COVERING EVERYONE'S NEEDS

The table below provides a summary of the different plan options and what each includes. Though they all cover cremation in their standard form, each can also be tailored for burial.

### BASIC PLAN

This excludes disbursements/3rd party fees allowance and is designed for those whose budget is limited, but who wish to still make some provision to reduce the financial and emotional burden that their funeral might place on those left behind.

### INCLUSIVE PLANS

These include disbursements/3rd party fees allowance and are designed for those wanting to secure the greatest possible protection against funeral expenses, our inclusive plans not only guarantee the funeral director's services, but they also include a generous allowance towards disbursements/3rd party fees.

	BASIC		INCLUSIVE	
	TOPAZ	PEARL	SAPPHIRE	RUBY
	£2,510	£3,615	£3,915	£4,215
Funeral Director's fees and services (inc. care and preparation)	✓	✓	✓	✓
A simple, veneered coffin with nameplate	✓	✓	✓	
An oak-effect veneered coffin with nameplate				✓
A funeral hearse and bearers	✓	✓	✓	✓
24hr transfer of the deceased to a funeral home/Chapel of Rest*	✓	✓	✓	✓
Organising the service at the crematorium/cemetery	✓	✓	✓	✓
Family support and guidance provided by the Funeral Director	✓	✓	✓	✓
Funeral procession from home/funeral home to crematory/ceremony	✓	✓	✓	✓
Time of funeral agreed mutually between the Funeral Director and family	✓	✓	✓	✓
Visits to Chapel of Rest	✓	✓	✓	✓
One following limousine			✓	
Two following limousines				✓
£1,200 allowance towards disbursements/3rd party fees		✓	✓	✓
Service at church or other place of worship		✓	✓	✓

\* Within 25 miles. Additional mileage, if applicable, will be charged at the Funeral Director's prevailing rate at the time of death

# TOPAZ FUNERAL PLAN

## OUR MOST AFFORDABLE OPTION

PLAN PRICE  
**£2,510**

Our Basic Plan option, the 'Topaz' provides your loved ones with the comfort of knowing that when you pass away, all the funeral director's fees and services listed below will be covered.

### WHAT'S INCLUDED

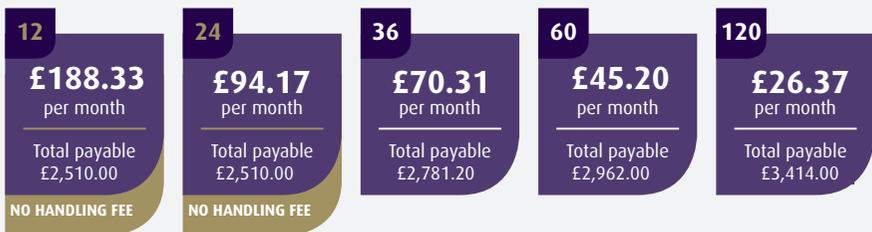
- Care and preparation of the deceased
- A simple, veneered coffin with nameplate
- A funeral hearse plus bearers
- 24 hour transfer of the deceased to funeral home/chapel of rest (within 25 miles)\*
- Organising the service at the crematorium/cemetery
- Family support and guidance provided by the funeral director
- Funeral procession from home/funeral home to crematorium or cemetery
- Mutual agreement on date and time of funeral
- Visit to Chapel of Rest during office hours

### WHAT ARE THE LIMITATIONS OF THE TOPAZ OPTION

• Excludes any allowance for disbursements/3rd party fees. These are elements that contribute to the overall cost of a funeral, but which are outside of the funeral director's control. They include the cremation or 'interment' (burial) fees, doctor's medical fees, and minister's fees. With the Topaz option, the disbursements/3rd party fees would need to be paid directly to the funeral director at the time of the funeral.

### PAY MONTHLY OPTIONS

Payments over 12 or 24 months are interest-free!



Plans paid over 3, 5 and 10 years are subject to a flat 4% Instalment Handling Charge, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. A larger deposit will reduce monthly payments.

\*Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death. See our Terms & Conditions for more details.

# PEARL FUNERAL PLAN

## OUR TRADITIONAL OPTION

PLAN PRICE  
**£3,615**

Part of our Inclusive Plan Range, the 'Pearl' is ideal for those who want a relatively simple funeral, but one that gives loved ones the reassurance of a traditional, dignified ceremony with no compromise on the expected levels of care and attention. The Plan includes a £1,200 allowance to contribute towards disbursements/3rd party fees\*. These are the cremation fee (or at the graveside, if burial). It also guarantees that no matter how long you live, there will never be anything further for your loved ones to pay towards the funeral director's fees and services listed below.

### WHAT'S INCLUDED

- Care and preparation of the deceased
- A simple, veneered coffin with nameplate
- A funeral hearse plus bearers
- 24 hour transfer of the deceased to funeral home/chapel of rest (within 25 miles)\*\*
- Organising the service at the crematorium
- Family support and guidance provided by the funeral director
- Funeral procession from home/funeral home to crematorium/cemetery
- Time of funeral agreed mutually between funeral director and family
- Visits to Chapel of Rest during office hours only

### WHAT'S INCLUDED IN PEARL THAT ISN'T INCLUDED IN TOPAZ PLAN

- £1,200 disbursements/3rd party fees allowance
- Viewing of the deceased at the Chapel of Rest permitted
- On the journey from the Chapel of Rest to the funeral service, the funeral procession can collect loved ones from home, if required.
- Crematorium to be the nearest available, and agreed between the Funeral Director and family

### PAY MONTHLY OPTIONS

No handling fee on payments over 12 or 24 months

<b>12</b> <b>£280.42</b> per month Total payable £3,615.00 <b>NO HANDLING FEE</b>	<b>24</b> <b>£140.21</b> per month Total payable £3,615.00 <b>NO HANDLING FEE</b>	<b>36</b> <b>£104.69</b> per month Total payable £4,018.80	<b>60</b> <b>£67.30</b> per month Total payable £4,288.00	<b>120</b> <b>£39.26</b> per month Total payable £4,961.00
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Plans paid over 3, 5 and 10 years are subject to a flat 4% Instalment Handling Charge, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. A larger deposit will reduce monthly payments.

\*If the £1,200 disbursements allowance (+RPI uplift) is insufficient to cover the actual cost of the cremation, the doctors and minister's fee at the time of the crematorium, then your representatives will be required to pay any shortfall before the funeral takes place.

\*\*Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death.

\*\*\*Customers are not permitted to nominate funeral directors that are owned by Dignity Plc. See our Terms & Conditions for more details.

# SAPPHIRE FUNERAL PLAN

## OUR MOST POPULAR OPTION

PLAN PRICE  
**£3,915**

Part of our Inclusive Plan Range, the 'Sapphire' is the most popular. It features all the same elements as the Pearl, but also provides a limousine to transport your loved ones to the ceremony. The Plan includes a £1,200 allowance to contribute towards disbursements/3rd party fees\*. These are the cremation fee (or interment fee, if burial, the doctor's fee, and minister's/celebrant's fee for the service at the crematorium (or at the graveside, if burial). It also guarantees that no matter how long you live, there will never be anything further for your loved ones to pay towards the funeral director's fees and services listed below.

### WHAT'S INCLUDED

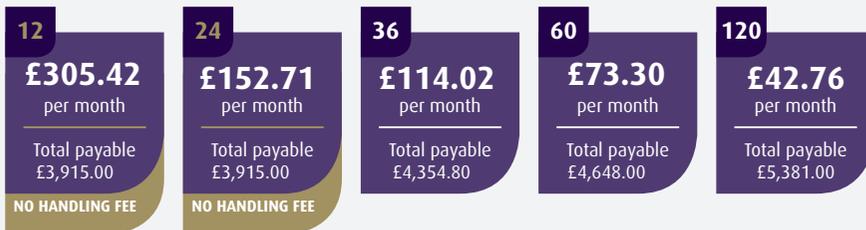
- Care and preparation of the deceased
- A simple, veneered coffin with nameplate
- A funeral hearse plus bearers
- One following limousine
- 24 hour transfer of the deceased to funeral home/chapel of rest (within 25 miles)\*\*
- Organising the service at the crematorium
- Family support and guidance provided by the funeral director
- Funeral procession from home/funeral home to crematorium/cemetery
- Time of funeral agreed mutually between the funeral director and family
- Visits to Chapel of Rest during office hours only

### WHAT'S INCLUDED IN SAPPHIRE THAT ISN'T INCLUDED IN THE PEARL

- One following limousine

### PAY MONTHLY OPTIONS

No handling fee on payments over 12 or 24 months



Plans paid over 3, 5 and 10 years are subject to a flat 4% Instalment Handling Charge, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. A larger deposit will reduce monthly payments.

\*If the £1,200 disbursements allowance (+RPI uplift) is insufficient to cover the actual cost of the cremation, the doctors and minister's fee at the time of the crematorium, then your representatives will be required to pay any shortfall before the funeral takes place.

\*\*Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death.

\*\*\*Customers are not permitted to nominate funeral directors that are owned by Dignity Plc. See our Terms & Conditions for more details.

# RUBY FUNERAL PLAN

## OUR MOST POPULAR OPTION

PLAN PRICE  
**£4,215**

Part of our Inclusive Plan Range, the 'Ruby' is our most comprehensive package. With its additional provision of an oak-effect veneered coffin and two following limousines, it is particularly suited to those with large families, or who favour the idea of a more lavish farewell. The Plan includes a £1,200 allowance to contribute towards disbursements/3rd party fees\*. These are the cremation fee (or at the graveside, if burial). It also guarantees that no matter how long you live, there will never be anything further for your loved ones to pay towards the funeral director's fees and services listed below.

### WHAT'S INCLUDED

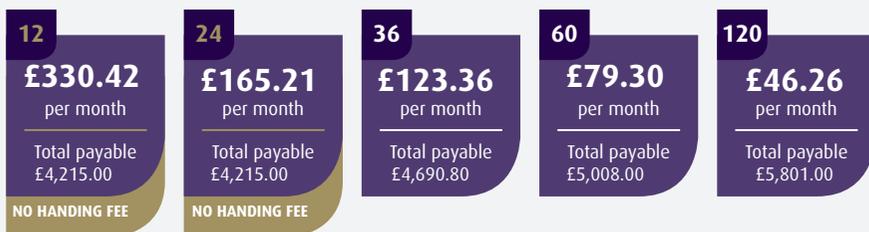
- Care and preparation of the deceased
- An oak-effect veneered coffin with nameplate
- A funeral hearse plus bearers
- Two following limousines
- 24 hour transfer of the deceased to funeral home/chapel of rest (within 25 miles)\*\*
- Organising the service at the crematorium
- Family support and guidance provided by the funeral director
- Funeral procession from home/funeral home to crematorium/cemetery
- Time of funeral agreed mutually between funeral director and family
- Visits to Chapel of Rest during office hours only

### WHAT'S INCLUDED IN RUBY THAT ISN'T INCLUDED IN SAPPHIRE

- Oak-effect veneered coffin with nameplate (as opposed to Sapphire's basic, veneered coffin)
- Two following limousines (as opposed to one following limousine)

### PAY MONTHLY OPTIONS

No handling fee on payments over 12 or 24 months



Plans paid over 3, 5 and 10 years are subject to a flat 4% Instalment Handling Charge, calculated annually. The above instalment figures are calculated on the basis you pay a **£250 deposit**. A larger deposit will reduce monthly payments.

\*If the £1,200 disbursements allowance (+RPI uplift) is insufficient to cover the actual cost of the cremation, the doctors and minister's fee at the time of the crematorium, then your representatives will be required to pay any shortfall before the funeral takes place.

\*\*Additional mileage, if applicable, will be charged at the funeral director's prevailing rate at the time of death.

\*\*\*Customers are not permitted to nominate funeral directors that are owned by Dignity Plc. See our Terms & Conditions for more details.

# BURIAL

## OUR PLANS ARE ADAPTABLE

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All of our Plans can be adapted for those who wish to be buried. Burial plots vary enormously in price depending on location and availability. If you wish to be buried, please follow the process below to establish what effect, if any, it will have on the price of your funeral plan...



### I ALREADY OWN A BURIAL PLOT

In that case, there's no additional cost!

On the application form, simply record the Cemetery, Row No and Plot No.

### I DON'T CURRENTLY OWN A BURIAL PLOT

Call Safe Hands on 0800 917 7099 to obtain a plot price at your chosen Cemetery

The price of your plot will be additional to the price of your plan

You do not necessarily have to purchase your burial plot at the same time as you purchase your plan. You are welcome to leave the purchase of your plot until a later date. This will certainly be necessary if the cemetery in which you wish to be buried does not permit the pre-purchase of grave plots.

# FREQUENTLY ASKED QUESTIONS

## **WHY IS IT A GOOD IDEA THAT I TAKE OUT A SAFE HANDS FUNERAL PLAN?**

Over the last two decades, funeral costs have risen considerably, and according to the Sun Life Cost of Dying Report 2016, a standard cremation funeral today costs an average of around £4,000. A Funeral Plan is a means by which people can protect their loved ones against rising costs and help eliminate any uncertainty or indecision regarding what a person's preferred arrangements should include.

## **HOW DOES A SAFE HANDS FUNERAL PLAN WORK?**

We work on the same basis as almost every Plan provider, in that the money you pay for your Plan is invested in a ring-fenced Trust Fund (in our case, with Pitmans Trustees Ltd). Through the investment of the Trust Fund by the trustees, the monies grow in value over the course of your lifetime. Then when you pass away, the monies (+RPI uplift) are released from the Trust Fund and paid to a local, reputable, funeral director who then carries out the funeral in accordance with the instructions contained in the Plan.

## **IS THE SAFE HANDS PLANS TRUST FUND COMPLIANT WITH ALL RELEVANT LEGISLATION?**

Yes. As one of the UK's premier plan providers, it is of paramount importance to us here at Safe Hands Funeral Plans, that our Plan Holder's investments are safe and secure. Set up in conjunction with a specialist firm of solicitors, great care has been taken to ensure the fund complies with all current legislation as set out in the Regulated Activities Order (Financial Services & Marketing Act 2000).

## **DO SAFE HANDS FUNERAL PLANS CATER FOR BURIAL, OR JUST CREMATION?**

Yes. In their basic format, Safe Hands Funeral Plans cover cremation. All Plans can be tailored for burial, although unless you already own a burial plot, you will need to purchase one directly from the owners/managers of the cemetery at which you wish to be buried.

## **ARE SAFE HANDS FUNERAL PLANS FULLY GUARANTEED (MEANING WHEN I PASS AWAY, THAT THERE WON'T EVER BE ANYTHING EXTRA FOR MY LOVED ONES TO PAY)?**

Whilst Safe Hands Funeral Plans guarantee there won't ever be anything extra to pay towards the funeral director's fees and services, depending on the Plan option you choose, there may be additional costs to pay towards disbursements (3rd party fees).

## **WHAT WOULD HAPPEN TO THE MONEY I HAVE PAID FOR MY PLAN IF SAFE HANDS FUNERAL PLANS WERE TO GO OUT OF BUSINESS?**

Because the Trust Fund is entirely independent of the company, in the highly unlikely event that Safe Hands should go into liquidation or cease trading for any reason, because the Trust Fund is not an asset of the company (and because our Plan Holders are the primary beneficiaries of the Trust Fund) your investment would be secure, and would remain ring-fenced specifically for the purpose of providing the funeral you have bought and paid for.

# FREQUENTLY ASKED QUESTIONS

## **DO I HAVE TO PASS ANY MEDICAL IN ORDER TO QUALIFY?**

No. Unlike many insurance products, customers purchasing a Safe Hands Funeral Plan are not required to pass any medical tests.

## **ARE THERE ANY AGE RESTRICTIONS?**

Although you must be 18 years of age or older to purchase a Safe Hands Funeral Plan, there is no upper age limit. However, bear in mind that if you are of advanced years (75+) and wish to pay for a Plan by monthly installments, then it is particularly important you understand that, should you pass away before your installments are paid, your family/representatives would be required to pay the outstanding balance on the Plan before the funeral can take place.

## **IF I MOVE HOUSE TO ANOTHER PART OF THE UK, WILL IT AFFECT THE VALIDITY OF MY PLAN IN ANY WAY?**

Provided that the location you move to is within the UK, then your Safe Hands Funeral Plan will not be affected in any way. But it is important that you notify Safe Hands of any changes to your address.

## **WHAT HAPPENS IF I DIE WHILST I'M AWAY FROM HOME (BUT IN THE UK)?**

Safe Hands will arrange for your body to be collected from wherever you happen to be when you pass away, and transported to the funeral director's Chapel of Rest in your home town. However, any transportation costs over 25 miles will be charged at whatever the funeral director's standard charge for mileage happens to be at the time (this additional charge would be payable by the Plan Holder's representatives directly to the funeral director)

## **WHAT HAPPENS IF I DIE WHILE I'M ABROAD (OUTSIDE OF THE UK)?**

As standard, Safe Hands make no provisions for repatriation (transport of the deceased back to the UK). However provided that you have travel insurance in place, then this should cover the cost of the repatriation to the UK. Once back in the UK, Safe Hands would organise for your body to be collected from the airport, by the funeral director, and taken to their Chapel of Rest pending the funeral taking place.

## **IF I DECIDE TO CANCEL MY FUNERAL PLAN, WILL I RECEIVE A REFUND?**

If you change your mind within 30 days of receiving your plan certificate, then you are eligible to receive a full refund of all monies paid. If you change your mind after that initial 30 day cooling off period has expired, then any refund due will be subject to our £249 cancellation fee (See T&C for more information). Cancellation requests MUST be put in writing, either by email to [cancellations@safehandsplans.co.uk](mailto:cancellations@safehandsplans.co.uk) or by letter addressed to Safe Hands Funeral Plans, 8 Peterson Road, Wakefield, West Yorkshire, WF1 4EB.

# FREQUENTLY ASKED QUESTIONS

## **CAN I TAILOR OR UPGRADE, UPDATE, OR MODIFY MY PLAN?**

Yes. Subject to you paying for any applicable additional monies, a lower specification Safe Hands Funeral Plan can, at any time, be upgraded to one of a higher specification. Also, if there is anything that you would like your funeral plan to include that isn't included within any of the plan options as standard, then let us know and, subject to you paying any applicable additional monies, we will personalise your plan for you.

## **CAN I NOMINATE A SPECIFIC FUNERAL DIRECTOR TO UNDERTAKE MY FUNERAL?**

Safe Hands Funeral Plans will, immediately upon receipt of each completed plan application, nominate a specific funeral director to the plan. Alternatively, customers, when buying a Safe Hands Funeral Plan, can nominate a specific funeral director\* that they would prefer to conduct their funeral. However, if the customer's preferred funeral director is for any reason unable/unavailable to conduct the funeral it will instead be conducted by an alternative local funeral director selected at Safe Hands Funeral Plans.

\* Safe Hands Funeral plans cannot be assigned to firms of funeral directors that are owned/managed by Dignity Plc.

## **WILL THE FUNERAL DIRECTOR WHO UNDERTAKES THE FUNERAL BE LOCAL?**

Yes, the funeral director will always be local to the Plan Holder's place of residence at the time of their death.

## **WHAT IS THE 'INSTALMENT HANDLING CHARGE' (APPLICABLE ONLY TO PLANS PAID OVER 36, 60 AND 120 MONTHLY INSTALMENTS)?**

Where a customer spreads the cost of their Safe Hands Funeral Plan over 36, 60 and 120 months, each instalment takes time to process, both by the company and by the Trust into which it is securely invested. The company can absorb that cost where the payment period is up to 24 months, but over a longer period, where there are up to 120 transactions to process, the company needs to make a small charge to cover part of that processing cost.

## **WHAT ISN'T THE 'INSTALMENT HANDLING CHARGE' (APPLICABLE ONLY TO PLANS PAID OVER 36, 60 AND 120 MONTHLY INSTALMENTS) JUST CALLED INTEREST?**

The term 'interest' can only be applied to products that are sold on credit, which is where the provider is giving something now which is not yet paid in full. When a customer buys a Funeral Plan, they get the full value of the Plan only when they have paid for it in full. The provider does not give credit to the Plan Holder to finance their purchase. So the instalment options offered are solely to enable Plan Holders to spread the cost of their Plan over an extended time period, and through doing so, minimise the impact that paying for it in full would otherwise have on their finances.









**c o u n t r y w i d e**

Tax & Trust Corporation Ltd

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**SAFE HANDS FUNERAL PLANS**

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**OUR FUNERAL PLAN PARTNERS:**

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