



W A Truelove & Son Ltd

Funeral Directors, Monumental Craftsmen
& Repatriation Specialists



Arranging and paying for a funeral in advance

Pre-arrange and pre-pay for your perfect goodbye



Welcome

Planning for later life is never an easy thing to do, but it can be comforting and reassuring to know that you have taken care of your arrangements, including your funeral. By taking some time now, you can provide both financial and practical help for your loved ones in the future.

If you have ever had to arrange a funeral for someone, you will know just how much there is to decide and how difficult it can be. Many people never get round to talking to their families about the kind of funeral they would like. This can lead to all sorts of worry and anxiety for loved ones when the time comes.

A pre-arranged funeral plan is a simple and straightforward way of removing this worry and can provide real peace of mind for you and your family.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What is more, making funeral arrangements need not be as distressing as you might think.

Funeral costs are steadily increasing

Funeral costs continue to rise and further increases are predicted in coming years so it makes sense to make financial provision in advance.

The funeral plans we offer guarantee that the funeral director's costs will be covered, no matter how much prices rise. As long as we carry out your funeral and your requirements do not change, your family will not be asked to pay a penny more for our funeral director's costs regardless of how long you live or what happens to our costs in the meantime.

All of our plans include an allowance towards third party costs such as the fees for cremation or burial, medical fees and payment to a minister or officiant. Some of our plans guarantee specific third party cremation costs too. Please refer to our plan options sheet and Terms and Conditions for more information.



Our plan options

We offer five set plans which are based on our most commonly-requested funeral arrangements.

Most of our plans are flexible and you can add additional items to them such as a horse-drawn hearse or additional limousines.

All of our plans include a contribution towards third party costs such as the fees for cremation or burial, medical fees and payment to a

minister or officiant. Or you can choose to guarantee these third party costs by paying an additional fee. Please refer to the plan options sheet and Terms and Conditions for more information.



The Superior Plan

The Superior Plan includes provision for a service in church, if required (not including church fees).

It includes:

- The funeral director's services.
- Provision of the necessary funeral arrangements.
- Professional advice on the certification and registration of the death.
- Conveyance of the deceased, within a 25 mile radius of our Head Office premises.
- Care of the deceased until the funeral takes place.
- Provision of a light oak veneered coffin.
- Provision of a hearse and two limousines to convey the deceased and mourners to the crematorium or cemetery.
- Viewing the deceased in our chapels of rest.
- Collection and administration of charitable donations.
- A contribution towards the third party costs for cremation such as crematorium fee, doctors' fees and minister's or officiant's fee. For burial, a contribution towards third party fees is included. Please see the Terms & Conditions for further information.
- An option to fully guarantee certain third party cremation costs is available. Please see the plan options sheet and Terms & Conditions for more information.

The Standard Plan

The Standard Plan provides the funeral arrangements most frequently requested by our clients.

It includes:

- The funeral director's services.
- Provision of the necessary funeral arrangements.
- Professional advice on the certification and registration of the death.
- Conveyance of the deceased, within a 25 mile radius, to our Head Office premises.
- Care of the deceased until the funeral takes place.
- Provision of an oak foil veneered coffin.
- Provision of a hearse and one limousine to convey the deceased and mourners to the crematorium or cemetery.
- Viewing the deceased in our chapels of rest.
- Collection and administration of charitable donations.
- A contribution towards the third party costs for cremation such as crematorium fee, doctors' fees and minister's or officiant's fee. For burial, a contribution towards third party fees is included. Please see the Terms & Conditions for further information.
- An option to fully guarantee certain third party cremation costs is available. Please see the plan options sheet and Terms & Conditions for more information.

The Essential Plan

The Essential Plan has been devised to meet the needs of clients who require a simple, straightforward funeral arrangement which offers all the dignity and attention to detail for which they could wish.

It includes:

- The funeral director's services.
- Provision of the necessary funeral arrangements.
- Professional advice on the certification and registration of the death.
- Conveyance of the deceased, within a 25 mile radius of our Head Office premises.
- Care of the deceased until the funeral takes place.
- Provision of a simple coffin.
- Provision of a hearse to convey the deceased to the nearest crematorium or cemetery.
- A contribution towards the third party costs for cremation such as crematorium fee, doctors' fees and minister's or officiant's fee. For burial, a contribution towards third party fees is included. Please see the Terms & Conditions for further information.
- An option to fully guarantee certain third party cremation costs is available. Please see our plan options sheet and Terms & Conditions for more information.

It does not include:

- Viewing the deceased in our chapels of rest.
- The collection and administration of charitable donations.

The Basic Plan

The Basic Plan has been devised to meet the needs of clients who require a simple, straightforward cremation funeral arrangement which offers all the dignity and attention to detail for which they could wish.

It includes:

- The funeral director's services.
- Provision of the necessary funeral arrangements.
- Professional advice on the certification and registration of the death.
- Conveyance of the deceased, within a 25 mile radius of our Head Office premises and within office hours.
- Care of the deceased until the funeral takes place.
- Provision of a simple coffin.
- Provision of a hearse to convey the deceased to a crematorium with restricted choice of day and time of our choosing.

- A contribution towards the third party costs for cremation such as crematorium fee, doctors' fees and minister's or officiant's fee.
- An option to fix certain third party cremation costs is available. Please see our plan options sheet and Terms & Conditions for more information.

It does not include:

- Viewing the deceased in our chapels of rest.
- The collection and administration of charitable donations.

The Direct Cremation Plan

The Direct Cremation Plan includes all the essential elements of a funeral but is for those who do not want an actual funeral service.

It includes:

- The funeral director's services.
- Provision of the necessary arrangements.
- Professional advice on the certification and registration of the death.
- Conveyance of the deceased, within a 25 mile radius of our Head Office premises within normal working hours.
- Care of the deceased until the funeral takes place.
- Provision of a simple coffin.

- Provision of a suitable vehicle to convey the deceased to a crematorium at a location, day and time of our choosing.
- The necessary costs for cremation (crematorium fee and doctors' fees).

It does not include:

- A service
- Viewing the deceased in our chapels of rest.
- The collection and administration of charitable donations.

Personalise your plan to suit your needs

We also offer a personalised plan which can be tailored to your specific wishes, whether it's a church service, a horse-drawn or motorcycle hearse or a simple, cremation-only funeral without a service.

The plans are surprisingly easy to set up, with no medical forms or questionnaires.

We offer no-obligation home visits or we can discuss your needs over the phone. Simply contact our team to find out more.



Funeral Plans - A Code of Practice

The funeral plans are bound by the Code of Practice of the Funeral Planning Authority, which ensures:

- Fair terms and conditions for the customer
- Security of funds - with strict controls and regular monitoring
- A procedure for independent arbitration of complaints.

A full copy of the Code of Practice is available on request.

This plan complies with the requirements of the Financial Services and Markets Act 2000.

Your quick guide to buying a funeral plan

There is an abundance of funeral plans and providers in the UK and it can be difficult to find the best product for your needs. There are a few things to ask before buying a funeral plan:

Q. What happens to my money?

The plans we offer give you exceptional financial security for your money. Unlike some plans, every penny of the full value of the plan (excluding the initial management fee) is held securely in a whole of life assurance policy and ring-fenced to pay 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.

Our funeral pre-payment plans are provided by Ecclesiastical Planning Services which is part of the Ecclesiastical group. Ecclesiastical has been protecting people, property and funds since 1887.

The funeral plan funds are held in guaranteed whole of life assurance policies with a life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). Funeral plans themselves are not regulated by the PRA or FCA but Ecclesiastical Planning Services is a registered provider of the Funeral Planning Authority and adheres to its Code of Practice and high professional standards.

Q. What if I wish to be buried rather than cremated?

If you would like to be buried, it will only be possible if an existing grave is to be used or if a grave can be purchased for "future use". We cannot guarantee third party costs for

burial as they vary a great deal, but will allow the equivalent cost of the essential third party costs for cremation. Please see the price option sheet and Terms & Conditions for more information.

Q. What happens if I die away from home?

All of our plans include removing the deceased within a 25 mile radius of our Head Office premises. If you are going abroad, you should ensure that your holiday insurance includes cover for the cost of bringing you back to this country. All of our plans include removal to our chapels of rest from Gatwick and Heathrow airports.

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

Because Ecclesiastical Planning Services works with funeral directors throughout the country, you should be able to transfer your plan to an accredited funeral director near your new home. However, should you have opted to guarantee the specified third party charges, this guarantee will no longer apply and there may be additional costs to pay depending on local prices. The third party guarantee fee will be held within your plan and will be made available towards the third party costs at the time of need. Please refer to our Terms and Conditions for details or speak to a member of the team.

Q. Who is eligible?

Anyone aged 18 or over can take out a plan. There's no upper age limit and no medical or health questions to answer.

Q. Can I cancel my plan?

Yes, you can change your mind at any time. If you choose to cancel the plan up to 30 days from the date of paying for your Truelove Funeral Plan, you will receive a full refund. If you cancel the plan after 30 days, you will receive a refund of the original amount paid, excluding the management fee.

Q. Can I pay for my plan by instalments?

Yes, you are able to pay over 12, 24, 36, 48 or 60 months. Please note there is an additional cost for paying by instalments over 24, 36, 48 and 60 months. The additional cost is held in the pre-payment plan and used for the funeral when the time comes.

Q. What happens if I pay by instalments and need to cancel future payments?

If you choose to pay by monthly instalments and you wish to stop paying for any reason, you can either cancel the plan and receive a refund of the money you have paid excluding the management fee, or you can leave what you have paid in the plan to be used as a contribution to your funeral when the time comes.

If your plan is needed before you have completed your instalments, the payments you have made will be used as a contribution to your funeral and your wishes will be clearly documented, giving your family peace of mind.



Taking out a plan is easy

Simply follow these three steps to put your funeral plan in place.

1

Have a think about how you want to be remembered and decide what services you require.

2

Next, choose whether you want to make a single payment or spread the cost and pay by monthly instalments.

3

Finally, complete the application process to take out a plan.

When you have taken out your plan

Once you have taken out your funeral plan, you will receive your welcome pack including your Certificate of Entitlement which should be kept in a safe place.

Simply let your family members know about your plan and then relax knowing that all your affairs are in order for when the time comes.

Data Protection

Ecclesiastical Planning Services (as the data controller) will always act responsibly with your data. If you choose to take out a plan, we will process your personal data, which may include 'special category data' such as religion, in accordance with the applicable data protection law. For further information on how we manage data responsibly, please refer to our privacy policy at www.funeralplans.co.uk/privacy-policy/.

Talk to someone you know and can trust

An independent, family firm since 1885, Simon and David Truelove continue to build their company's reputation by offering a dedicated and sympathetic service to the local community.



We arrange funerals personally and with compassion and care through our dedicated and professional team, treating your family as we would like to be treated ourselves.

We pride ourselves on giving you the highest levels of care, always taking time to understand your requirements.

Our funeral plans, although locally priced and packaged, are provided by Ecclesiastical Planning Services, a national provider, to give you complete peace of mind and financial security.

Our dedicated funeral plan manager can answer any questions you may have, and put plans in place so you can relax knowing your affairs are in order.





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& Repatriation Specialists

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