

This document summarises the main feature and benefits of our plans and payment methods. You should read this in conjunction with our Terms and Conditions.

## 1. What is a funeral plan?

A funeral plan lets you arrange and pay for your funeral in advance and at today's prices, beating rising funeral costs. It's an easy way to get your funeral arranged whilst protecting loved ones from rising costs and uncertainty about your final wishes.

We offer a choice of fully guaranteed plans:

Set plans - Edinburgh, Stirling, Linlithgow and Balmoral.

Bespoke plans which let you decide exactly what's included to meet your personal wishes.

## 2. Who can buy a plan?

All our plans are available to any UK resident over 18.

There are no medical questions and there is no medical required, whether or not you have any existing medical conditions.

## 3. How can you buy a funeral plan?

Buying a plan from us is simple. You can buy:

- In person at your local Scotmid Funerals office
- Or by phoning us on 0800 996 1927

## 4. Who will carry out your funeral?

Your funeral will be carried out by us Scotmid Funerals part of the Scotmid Co-operative Society, an independent Scottish Co-operative.

## 5. Can I take a Plan out for somebody else or a joint Plan?

Yes, all of our Plans options allow you to buy a Plan for someone else. If you do this you will receive all of the correspondence about the Plan and you will have all of the rights to the Plan and be responsible for paying for it.

Yes, two Plan Holders can be named on the Agreement Form, and the Plan can be used for the funeral of either of the Plan Holders.

## 6. How our plans work

All our plans are fully guaranteed. This means that what's included in your plan is covered with no more to pay at the time of the funeral. If you've paid for your plan in full, your plan will be provided on your death.

If you're paying by instalments, you can see our Additional Terms & Conditions for Instalment Payments that explain when you'll be entitled to your plan.

When you die, your representative should contact one of our funeral homes or call us on the details below. We'll support and guide them through the process.

## 7. What our plans include

All Scotmid Funeral Plans are guaranteed and there will be nothing more to pay for the services included in your Plan. You can find what's included in our set plans in our brochure or on our website, Set plans include our funeral director services and fees as well as third party charges that we pay to someone else. For example, officiant's, crematorium or cemetery fees.

If you've chosen a tailor-made funeral plan, you'll need to tell us exactly what you want included in your plan. What's included in your plan will then be confirmed in your plan summary.

Our plans are designed to allow detailed requests such as where you would like the funeral service to take place or what you would like to happen to jewellery or other personal items.

## 8. What's not included in our plans

There may be extra costs at the time of your funeral for items not included in the plan.

For example the person arranging the funeral may wish to include further services such as flowers, additional limousines, newspaper notices, or burial or scattering of ashes which are not included in your Plan. We will help to arrange these services and they will need to be paid for in full at the time of the funeral.

## 9. Simple payment options

We have a choice of payment options available.

A Plan can be paid for in full with a single payment, or by standing order over a set period of 12 or 24 months.

## 10. How we keep your money safe

We put all of your money into an individual whole of life assurance policy that with Royal London that is managed by the Royal London Mutual Insurance Society. The Royal London is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and Financial Conduct Authority (FCA).

The money is released to us when you die so that the funeral can be provided. Money can also be released in other circumstances; for instance if you or we cancel your plan, so we can refund this to you.

## 11. What if you want to cancel your plan

If you change your mind and want to cancel your Plan, you will be entitled to a full refund of all payments made with no cancellation charge to pay, regardless of how you have paid for the Plan. For more information on your right to cancel, have a look at our terms and conditions.

## 12. What if you want to make changes to your plan

A tailor-made plan can have items added or removed at any time. Please contact us to arrange this.

A set plan can't be amended or added to however you can choose to upgrade or downgrade your plan to one of our other set plans at any time.

There's no administration charge for making changes.

## 13. What happens if I die abroad?

Our Plans are suitable for funerals in mainland Great Britain and Northern Ireland. If you were to die abroad, then we could assist with arranging repatriation (which you may be insured for). Once repatriated to Great Britain or Northern Ireland, your Plan can then be used to arrange the funeral as normal.

## 14. What documents do you give me?

We will give you:

- Your Folder.
- Our Funeral Service Price List.
- Our Set Cremation Plan Schedule
- Your Guide to Arranging a Funeral booklet.
- Your copy of the Purchase Agreement.
- Key Features of our Funeral Plans document.

Separately we will send you:

- A covering letter.
- Your Funeral Plan Certificate of Entitlement.

## 15. What should I do if I have a complaint?

If you want to make a complaint, you can call into any of our offices alternatively contact us by phone, e-mail or post. For more information please refer to our Terms and Conditions.

## 16. How can you contact us?

0800 996 1927

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