



Funeral Directors

Funeral Plans



How to make things
easier for the people
we leave behind.

www.funerals.chelmsfordstar.coop

‘Average
funeral costs
have risen by
62%
in the last
decade’

Source: SunLife Cost of Dying Report 2020



**Thank you for considering the
Co-op Funeral Directors, part of
Chelmsford Star Co-operative Society.**

If you've ever had to arrange a funeral for a member of the family or a close friend, you'll know how tough it can be. If you haven't, you can't appreciate the relief it is to have all the major decisions and arrangements already made for you.

Over 1.53 million people have now pre-arranged their funerals in the UK (Source - FPA 2020), ensuring their send off will go exactly as they hope, and saving their family stress and financial pressure at the same time. We are all individuals with our own likes and dislikes, and with a funeral plan every little detail can be arranged by you in advance. Then you can get back to living your life to the full.

We believe the information contained in this booklet will demonstrate why one of our pre-arranged Funeral Plans could prove to be one of the most satisfying investments you will ever make.

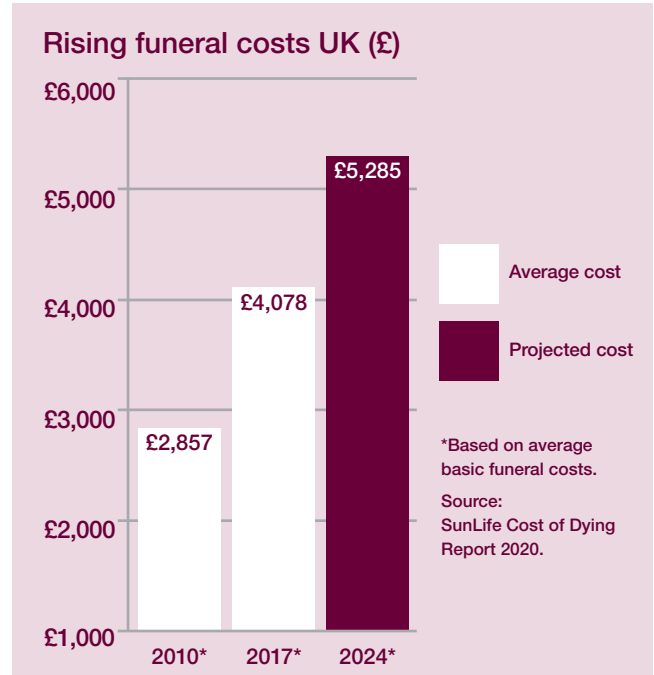
The Co-op Funeral team

A stress-free Funeral Plan for a worry-free future

Planning ahead doesn't come readily to many, especially when it's about one's own life. However, it can not only take away the financial burden for your friends and family but it can also give you complete re-assurance that your wishes will be fulfilled.

Having a Funeral Plan can be a great relief as no-one knows what is around the corner. With a plan paid for in advance, loved ones won't have to worry about the type of funeral, coffin, how many cars etc, because it is all sorted beforehand. So when the unthinkable does happen everything is already in place, which can be very welcome at a stressful and emotional time. Plus, no-one needs to worry about where the money is going to come from to pay for the funeral.

Also, for those religions with strict rules on what happens after a death, having a plan in place gives peace of mind knowing that all arrangements and requirements are clearly understood and will be observed.



The best way to guard against inflation

Many people have no idea of the cost of a funeral until one has to be paid for, nor that the cost rises each year. With an average funeral in 2017 costing £4,078 (source: SunLife Cost of Dying Report 2020), by 2024 the projected cost is expected to rise to £5,285. Saving a similar sum over the same time scale in a bank or building society account will not give the same return as a plan to pay for a funeral.



“Our Funeral Plans are fully guaranteed, so you don't need to worry about rising costs...”

Why choose our Funeral Plan?

Co-op Funeral Directors is owned by Chelmsford Star Co-operative Society. We have been supporting Essex for over 150 years, and handling its funeral arrangements since 1937. We know the area, have assisted local families for generations, and have built up an enviable reputation for quality of service.

100% of clients surveyed in 2020 said they would recommend us.

As local experts, you can trust us to carry out your wishes and put your care in our hands. Chelmsford Star Co-op members will also earn dividend on the cost of the plan.

We are a member of the National Association of Funeral Directors, meaning we operate to a strict code of practise, and you get added protection from our registration with the Funeral Planning Authority. We've taken the Fair Funeral pledge, meaning we offer fair prices in a transparent manner with options for those struggling, and are also recommended in the Good Funeral Guide.

No hidden costs

Our Pearl, Ruby and Diamond Funeral Plans guarantee that all third party charges (known as disbursements) are included in the plan, as well as our directors fees. This means that unlike some plans, you will have no more to pay, no matter how much prices rise. These third party costs include;

- Cremation fees • Doctor's fees
- Clergy or officiant's fee • A service in church

We also offer a low cost Amber Funeral Plan, which does not include disbursements.

Our heavily discounted Direct Cremation service does include them, but at the expense of a service, pall bearers and formal vehicles.

You can contact us, for free, 24 hours a day, 365 days a year, so you know we will always be there when you need us.

Freephone 0800 028 4808



Your money is safe

You pay today's prices for your funeral arrangements and your money is invested in an independent trust fund.

We are required by UK law to invest all Funeral Plan monies into a regulated whole of life policy or Trust Fund. As we are registered by the Funeral Planning Authority, we conform to rules and guidelines around investments which ensures that your funds are protected.

Our life policy is with Royal London Mutual Insurance Society Limited and is authorised by the Prudential Regulation Authority, regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



Five options for you to choose from

The Funeral Pre-payment Plan offers five cremation options which have been carefully selected and compiled to help you decide which option best suits your needs.

The first steps towards a trouble-free finish...

- ✓ **Step 1** Select a plan that best suits you from our 5 plans.
- ✓ **Step 2** Choose how you wish to pay.
- ✓ **Step 3** Complete our application form enclosed in this folder. Our team can help you with this.
- ✓ **Step 4** Tell your friends or family to ensure your plan is activated when the time comes.

If you change your mind, a full refund is available if you cancel within 30 days. For information on typical monthly cost, see separate price list.

With a Funeral Plan you can...

- Create your own unique day
- Select the arrangements, so others don't have to worry
- Stipulate what personal touches can be added by friends and family when the time comes
- Pay in advance so that the burden is not there for others
- Protect yourself and your family from rising costs

We can help you spread the cost of your Funeral Plan

Paying for your plan couldn't be easier. You can:

- Make a single one-off payment by Cash, Cheque, Debit or Credit card.
- Spread the cost over 12 monthly payments by Standing Order, at no extra charge.
- For an additional charge, you can spread the cost over a 24, 36 or a 60 month payment term by Standing Order.*

*The longer the payment term the additional charge increases. Direct Cremation must be paid in full, and cannot be broken down.

The Amber Plan - pay monthly

This Plan provides for a simple funeral service and offers the following:-

- Funeral Directors Professional Services - You can reach us 24 hours a day
- Advice on registration, documentation and certification for funeral
- Removal of the deceased into our care, day or night (within a 20 mile radius of local branch)
- Care of the deceased prior to the funeral
- Provision of a "Simple" veneered coffin suitable for cremation, including gown set.
- Provision of a hearse direct from the funeral home to the local Crematorium
- Provision of a Funeral Conductor and four Pall Bearers
- Aftercare Bereavement Support
- Online Obituary

The Plan does not include:

- Disbursements - (3rd party costs) Cremation Fees, Doctor's certificates and Fees for the Clergy or Officiate
- Church or Organist Fees
- Hygienic treatment
- Chapel of Rest visits
- Provision of a limousine

The Pearl Plan - pay monthly

This Plan provides for a modest funeral service and offers the following:-

- Funeral Directors Professional Services - You can reach us 24 hours a day
- Advice on registration, documentation and certification for funeral
- Removal of the deceased into our care, day or night (within a 20 mile radius of local branch)
- Care of the deceased prior to the funeral
- Provision of a "Norfolk" Oak veneered coffin suitable for cremation, including gown set. (Deceased own clothing may be provided, if preferred).
- Provision of a hearse - the cortege can leave from a local address, if required
- Provision of a Funeral Conductor and four Pall Bearers
- Clergy or Officiate Fee, Doctors' Fees & Crematorium Fees
- Aftercare Bereavement Support
- Online Obituary

The Plan does not include:

- Church or Organist Fees
- Hygienic treatment
- Chapel of Rest visits
- Provision of a limousine

Payment can be made in one lump sum, or spread over up to 3 years. For full details of the break down, please refer to the separate price list in this folder.

A Tailor-made Plan to suit your exact requirements

Alternatively, a Bespoke Funeral Plan allows you to tailor a Funeral Plan to your exact requirements, which includes a burial option.

To tailor-make your own funeral arrangements, simply contact us on **Freephone 0800 028 4808**.

A free personal consultation will be arranged either by telephone, in the comfort of your own home or at one of our branches.

Membership benefits

Take advantage of the additional benefits we offer members of Chelmsford Star Co-op.

Once we have received full payment for your Funeral Plan, members will **receive £20 credit** to their account; as a '500 club' member you will **receive £50 credit***.

*500 club is no longer open to new applicants.

Direct Cremation - one off payment

This is not a traditional funeral plan option. There will be no service, and the cremation will be unattended.

The plan includes;

- Funeral Director Professional Services - You can reach us 24 hours a day
- Advice on registration, documentation and certification for funeral
- Removal of the deceased into our care from a local address during normal office hours (within 20 mile radius of branch, Monday - Friday, 9am to 5pm. Outside of these hours an additional £200 fee is payable).
- Provision of "Simple" coffin.
- Doctor and Crematorium Fees
- Transport of the deceased to a crematorium of our choosing in a private ambulance at a day and time of our choice.

The full cost of this option must be paid in advance.

The Ruby Plan - pay monthly

This Plan provides for a traditional funeral service and offers the following:-

- Funeral Directors Professional Services - You can reach us 24 hours a day
- Advice on registration, documentation and certification for funeral
- Removal of the deceased into our care, day or night (within a 20 mile radius of local branch)
- Care of the deceased prior to the funeral
- Provision of an "Essex" Oak or Sapele veneered coffin suitable for cremation, including gown set. (Deceased own clothing may be provided, if preferred).
- Provision of a hearse and one limousine - the cortege can leave from a local address, if required
- Provision of a Funeral Conductor and four Pall Bearers
- Aftercare Bereavement Support
- Online Obituary
- Clergy or Officiate Fee, Doctors' Fees & Crematorium Fees
- Hygienic treatment
- Chapel of Rest visits (during normal business hours)
- A service at the local Church or Hall prior to the Committal at the local Crematorium

The Plan does not include:

- Church or Organist Fees

The Diamond Plan - pay monthly

This Plan provides for a standard funeral service and offers the following:-

- Funeral Directors Professional Services - You can reach us 24 hours a day
- Advice on registration, documentation and certification for funeral
- Removal of the deceased into our care, day or night (within a 20 mile radius of local branch)
- Care of the deceased prior to the funeral
- Provision of a "Solid Obeche" stained in Oak or Mahogany coffin suitable for cremation, including gown set. (Deceased own clothing may be provided, if preferred).
- Provision of a hearse and two limousines - the cortege can leave from a local address, if required
- Provision of a Funeral Conductor and four Pall Bearers
- Aftercare Bereavement Support
- Online Obituary
- Clergy or Officiate Fee, Doctors' Fees & Crematorium Fees
- Hygienic treatment
- Chapel of Rest visits (during normal business hours)
- A service at the local Church or Hall prior to the Committal at the local Crematorium

The Plan does not include:

- Church or Organist Fees

Frequently asked questions.

1. Who will be providing my funeral?

Your funeral will be carried out by Co-op Funeral Directors, part of the Chelmsford Star Co-operative Society. If you move out of the area, your plan will be honoured by another co-operative society.

2. Which services will be covered by my Pre-paid Funeral Plan?

All our set plans are fully guaranteed, which means that all of the services included in our Plans are covered and there will be no more to pay for them, no matter how much prices rise. A separate admin fee is included within the cost.

Everyone who arranges a Plan also gets a Plan Summary once we have received their Application Form which confirms the details of the services they have chosen. This will be made available to the family at the time of need.

3. Are there any restrictions on purchasing a Pre-paid Funeral Plan?

Our Plans are available to anyone over the age of 18 and no medical is necessary.

4. Can I take a Plan out for somebody else?

Yes, all of our Plans and payment options allow you to buy a Plan for someone else. If you do this, as the Plan Purchaser 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.

5. I would like to buy one Plan for the funeral of either myself or my partner. Can I do this?

Yes, if you take out one of our Tailor-made Plans, you can choose to make this a Joint Plan. Two Plan holders are named on the Application Form, and the Plan can be used for the funeral of either of the Plan holders.

The only stipulation is that the Plan purchaser (the person who is paying for the Plan) has to be one of the two Plan holders.

6. How can I include my personal requests in my Pre-paid Funeral Plan?

Our Tailor-made Plan is specially designed to allow detailed Funeral Plan Arrangement requests, such as where you would like the funeral service to take place.

The Family Liaison Officer will discuss and record all of your requests for you and any costs will be included in the Plan price. You can also add to or amend your Funeral Plan Arrangement Requests at any time and as often as you like by writing to our administration office in Chelmsford.

If you choose a Set Funeral Plan, you also have the opportunity to record Funeral Requests. We provide a wishes list for you to complete and you can do this either when you arrange your Plan or at any time in the future.

7. What personal touches can be arranged by my family at the time of the funeral?

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

8. Will there be anything else to pay for at the time of the funeral?

Sometimes we will be charged for services at the time of the funeral which will need to be paid for, such as if the person arranging the funeral wants it to take place during a weekend or on a Bank Holiday.

If you have a Set Funeral Plan and we need to transport the deceased further than the 20-mile radius allowed for in the Plan or by a route which involves a ferry crossing or tolls, then these costs will need to be paid for by the person arranging the funeral.

9. What happens if I die before I have finished paying for the Plan?

If you are paying by instalments over 12, 24, 36 or 60 months, and the Plan Holder dies before the Plan has been paid for in full, the person arranging the funeral can either:

- a) Pay any amount still owed as a single payment. This must be paid before the funeral can be arranged; or
- b) Cancel the Plan by writing to us. If this happens, a refund of all payments will be made to the Plan Purchaser or to the Plan Holder's estate as appropriate, less a cancellation fee. (For details see our Terms and Conditions).

10. What happens if I stop paying for my Plan?

If you are paying by instalments over 12, 24, 36 or 60 months and you miss a payment, we will give you 30 days grace in which to make the payment and keep your Plan in place. If the overdue payment is not received within 30 days, we will cancel the Plan and return the money you have paid us, less the cancellation fee. (For details see our Terms and Conditions).

If you are paying by Fixed Monthly Payments, and you miss a payment, we will give you 30 days of grace in which to make the payment and keep your Plan in place. If the overdue payment is not received within 30 days, your Plan will be cancelled and you will not get any money back.

11. What happens if I die abroad?

If you were to die abroad, then your Co-op Funeral Directors Family Liaison Officer could assist with arranging repatriation (which you may be insured for). We can't include this service in any of our Plans due to its uncertain nature, so it will need to be paid for at the time.

Once repatriated, your Plan can then be used to arrange the funeral as normal.

12. What if I want to cancel my Plan?

If you wish to cancel the plan within 30 days of submitting the application form then the Society will waive the cancellation fee.

If you wish to cancel after 30 days and you are paying for your Plan by Fixed Monthly Payments, your Plan has no cash value however, you will not receive a refund of any payments made. A cancellation fee will apply in this case.

13. How is my money invested and what protection do I have?

Our plans are invested in a whole-of-life insurance policy, authorised by the Financial Conduct Authority and complying to the Rules and Code of Practice of the Funeral Planning Authority (FPA) on safeguards for such investments. The FPA also have arrangements for resolving disputes (see our Terms & conditions for details).



Personalise your funeral

Funerals can be bespoke, and you can take any of our Plans and add your own specific requirements (quoted separately).

Here are a few options you might want to consider...

Funeral type - Do you prefer a church, crematorium or a green funeral?

Officiate/Minister - You can choose from conformist/humanist/Church of England/catholic or other. You can also choose not to have anyone official, just family and friends.

Flowers - What flowers do you want/not want, or would you prefer a donation instead.

Clothing - Would you like the attendance at the service to wear bright colours only, or all black.

Music - Choose your music/songs/hymns.

Obituaries/Notices - Choose which publication you would like to make an announcement.

Ashes - Where would you like the ashes to go? Such as a private plot, a garden of remembrance, or collected by family/friends.

Burials - These are more involved than a cremation, therefore it is suggested that you discuss this with your funeral planner.

There is no upper age limit to taking out a Funeral Plan, so having your wishes recorded makes it easier for family and friends when the time comes.

When you take out a Funeral Plan with us, we will give you a **Funeral Wishes List**, once completed this will then be kept with the Funeral Plan.

Find out more...

In our funeral homes we can offer advice and information on;

- Memorials
- Floral Tributes
- Green Funerals
- Charitable donations
- Ashes into glass
- Ashes into keepsakes



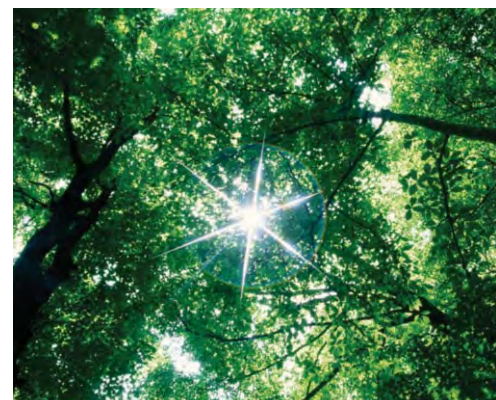
Bereavement and aftercare support

The death of a family member or friend can be one of the most traumatic experiences in anyone's life and most people find it hard to come to terms with such a loss. Whilst many people find the strength to cope with the bereavement immediately following a death, it is after the funeral when life is supposed to return to normal that many experience the natural effects of grief. Coping with bereavement is often a solitary process, often faced without the aid of family or professional help.

We have operated a series of **award-winning Support Groups across Essex** for many years, providing extra help – **for free** – to all those that need it. They are informal gatherings, for those in similar situations to air their feelings over a cup of tea and a biscuit. Our clients are also able to access a course of 6 private sessions with a qualified grief counsellor – again for free – if they feel they would benefit from some one-to-one help.

We've been able to help countless people over the years, so you can be comforted in the knowledge that we are here to support for as long as needed after a funeral.

Sometimes
it helps just
to talk to
someone.
Sometimes it
helps just to
know that
they are there.



Funeral Plan and Tailor-made Funeral Plan Terms & Conditions

Co-op Funeral Directors (The Society) agrees to provide the Funeral Arrangements specified in the Funeral Plan Application Form upon the following Terms and Conditions:

1. Five Set Plans to Choose from:

Like most things funeral costs are rising all the time, but with the Chelmsford Star Co-operative Pearl Plan - Ruby Plan and Diamond Plan you pay for your preferred Plan at today's prices, with nothing extra to pay - regardless of when the funeral takes place. Our Amber Funeral Plan is a very simple plan and its low cost means it **does not** include disbursements. Our Direct Cremation Plan must be paid in full when the plan is taken out.

A one off admin fee of £175 is included within each plan.

2. Tailor-made Plan:

The Funeral Directors Charges of a Tailor-made Plan are guaranteed, which means that there is nothing extra to pay regardless of when the funeral takes place.

However, monies paid towards Disbursement Fees and other charges will be invested in an individual whole of life insurance policy. Please note that if Disbursement Fees and other charges increase each year after the Tailor-made Plan is taken out, then any shortfall will be the responsibility of the Applicant's representative making the funeral arrangements at the time of need. Any additional costs will be notified to the Applicant's representative at the prevailing price at the time of arranging the funeral and the Applicant's representative may, on giving reasonable notice to the Society, cancel and remove from the Tailor-made Plan the services resulting in such additional costs.

Any payment received for Disbursement Fees or other charges at the time the Tailor-made Plan is taken out shall be credited to the final invoice.

3. Death or Funerals outside of Great Britain:

The Plan benefits apply only to funerals to be conducted on the mainland of Great Britain. If death occurs or if funeral arrangements are required outside of Great Britain, the Society reserves the right to either refund sums to the Applicant or representative (as appropriate) without further obligation or we will provide funeral services for an additional fee, agreeable at the time of need.

4. A Choice of Payment Method:

The Applicant can pay for the Plan in a lump sum by cash, cheque, or credit card. Alternatively, fixed monthly payments are available should you wish to spread your payments over 12, 24, 36 or 60 months by Standing Order.

The Society does not charge any interest for spreading the payments over a 12 month monthly instalment, therefore to work out the monthly instalment, just divide the total cost of the Plan by the number of months required.

It is important to note that the Plan is not guaranteed

until full payment has been received and a Certificate has been issued.

5. Protecting Your Investment:

All Plan monies paid to The Society will be invested in individual whole of life insurance policies between Chelmsford Star Co-operative Society Limited and the Royal London Mutual Insurance Society Limited. The Royal London Mutual Insurance Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

6. Value Added Tax:

Value Added Tax is not, at the time of printing, chargeable upon the provision of a funeral. However, should VAT legislation change, The Society reserves the right to recover such sums from the Applicant or representative at the time of need.

7. Failure to Keep up Instalment Payment Arrangements:

If at any time the Applicant fails to keep up the monthly instalments, The Society reserves the right to cancel the Plan and any monies paid will be returned in full less an administration fee of £75.00.

8. Death before Completion of Instalment Payment Arrangement:

Upon the Applicant's death or death of the Nominee, if the Plan has not been paid in full, the Applicant or representative may at the time of confirming the funeral arrangements make the outstanding payment as a lump sum.

9. Funeral Certificate:

Once the Plan has been paid in full in accordance with the Payment Arrangements, a Certificate will be issued to the Applicant. Should you lose or destroy the Certificate please notify The Society immediately in writing and a duplicate will be prepared and forwarded to the Applicant free of charge.

10. Failure to produce Certificate:

The Society is under no obligation to provide funeral arrangements until a Plan Certificate has been issued. Accordingly after death, the Applicant or representative must present the Certificate (or a duplicate Certificate) to The Society as proof of payment before any Plan Benefits are provided.

The Society reserves the right not to provide the Plan Benefits unless the Certificate has been presented and surrendered to them.

11. Plans are unable to be varied or amended:

Except in the case of a Tailor-made Plan, the Plan cannot be varied or amended. The Society may at their own discretion agree to a written request by you to purchase an alternative Plan in place of the current Plan e.g.:- as an upgrade or downgrade. Any Certificate you have received must be returned when the request is made.

12. Cancellation of a Plan:

If the Applicant or the Nominee wishes to cancel the Plan, notice must be given in writing to The Society, and any certificate issued must be returned. All monies received will then be refunded to the Applicant less a cancellation fee of £75.00. If you

wish to cancel the Plan within 30 days of submitting the application form then The Society will waive the cancellation fee.

13. The Application Form - Constitution of Agreement:

These Terms and Conditions and the Applicants Funeral Plan Application Form together constitute the agreement between The Society and the Applicant regarding the Plan and the funeral arrangements to which they refer but they do not affect the Applicants Statutory Rights. If any part of that agreement proves ineffective the remainder shall not be prejudiced. This agreement shall be governed by English Law. There is no interest payable to the Applicant in respect of monies used to purchase the Plan whether fully paid, cancelled or redeemed.

14. Circumstances beyond the Control of The Society:

Whilst every effort will be made to have the specified arrangements provided by The Society it must be appreciated that the passage of time or changes in personal circumstances may affect the availability of certain arrangements.

If this happens it may be necessary for The Society to change the location of the burial or cremation and/or instruct agents to conduct arrangements on its behalf.

In the event that the Applicant or representative does not agree to such alternations, then the Plan will be cancelled and all monies paid to The Society be returned to the Applicant within 14 days of notification of cancellation.

In the event that The Society is unable to conduct the funeral due to circumstances beyond their control, e.g., war, acts of God; then they reserve the right to cancel the Plan and all monies paid by the Applicant to The Society will be repaid to the Applicant or representative within 14 days of giving notification of cancellation.

15. Benefits:

Upon full payment of the Plan, members will receive a £20 credit to their account and 500 Club Members £50.

16. Complaint Procedure:

Should you have any complaint in relation to your Plan, please write to:
Complaints, Co-op Funeral Directors,
Freepost ANG2556, Chelmsford, CM2 0YY; you will receive a response from The Society within 7 days.

The Society will try to resolve any complaint but, if you remain unsatisfied then reference may be made to the Chief Executive, Funeral Planning Authority Limited, Barham Court, Teston, Maidstone, Kent ME18 5BZ - Telephone: 0845 601 9619 or online at: www.funeralplanningauthority.co.uk.



If you need any further information please feel free to contact our Funeral Directors at:

78 Broomfield Road, Chelmsford, Essex CM1 1SS | 01245 353978

Email: funerals@chelmsfordstar.coop

348 Baddow Road, Great Baddow, Chelmsford, Essex CM2 9RA | 01245 268993

Email: gfd@chelmsfordstar.coop

47 High Street, Ingatestone, Essex CM4 9DU | 01277 350988

Email: ifd@chelmsfordstar.coop

6 Clare Road, Braintree, Essex CM7 2PA | 01376 551951

Email: bfd@chelmsfordstar.coop

57A Main Road, Danbury, Essex CM3 4NG | 01245 221444

Email: dfd@chelmsfordstar.coop

60 The Green, Writtle, Essex CM1 3DU | 01245 422622

Email: wfd@chelmsfordstar.coop

10 Jutland House, White Hart Way, Great Dunmow, Essex CM6 1WX | 01371 875542

Email: dunmow@chelmsfordstar.coop

4 George Yard (Unit 9), Braintree, Essex CM7 1RB | 01376 528408

Email: gyfd@chelmsfordstar.coop

Funeral Directors & Monumental Masons



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Part of the Chelmsford Star Co-operative Society Limited



Trading ethically
to support and sustain
local communities