

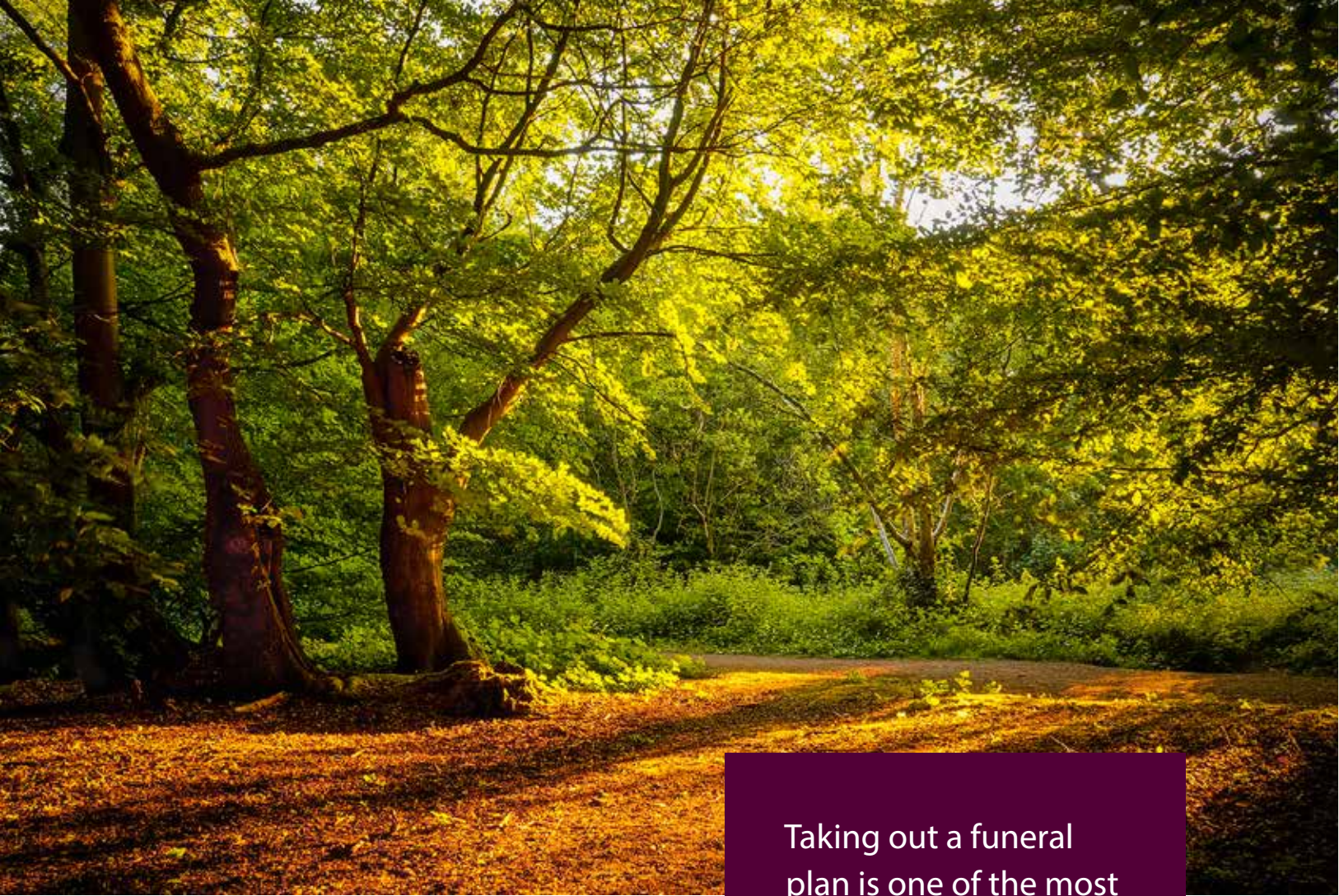
Peace of mind with a
pre-paid funeral plan

Reduce the
worry for your
loved ones



Funeral Directors

Part of the Chelmsford Star Co-operative Society Limited



Taking out a funeral plan is one of the most thoughtful and caring things you can do.

Plan ahead for peace of mind

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be.

By taking some time now, you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to have your funeral arrangements in place.

A pre-arranged funeral plan is a simple way of reducing worry for your loved ones.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, making funeral arrangements in advance needn't be distressing.

Make provision for funeral costs

The plans we offer cover your specified funeral costs, no matter how much prices rise in the future. As long as you don't later choose a different funeral director and your requirements don't change, your loved ones won't be asked to pay more when the time comes.

Please refer to the questions and answers overleaf and the Terms and Conditions for more information.

We also offer plans that cover only our costs. In this instance, your loved ones will be required to pay all the necessary third party costs such as cremation, doctors' and officiant's fees at the time of the funeral - ask us for more details.

Make financial provision today

What happens to my money?

Our funeral pre-payment plans are provided by Ecclesiastical Planning Services.

The value of the plan (excluding the initial administration fee and any instalment charges) is held in a whole of life assurance

policy and ring-fenced 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.

A choice of services to suit you

Everyone has their own ideas about the funeral they would like. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.



Questions and answers

There are a number of funeral plans to choose from and it can be difficult to know which is best for your needs and budget. There are a few things to ask before buying a funeral plan:

Q. Who is eligible?

UK residents aged 18 or over can take out a plan. If paying by instalments of two years or more, eligibility criteria applies - please refer to the Terms and Conditions for more information. There are no medical or health questions to answer.

Q. Can the plan include special wishes?

Yes, you can add special wishes and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

Q. Can I buy a funeral plan for someone else?

Yes, many of our customers choose to do this.

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

If you move, you should be able to transfer your plan to a funeral director near your new home. However, there may be additional costs depending on local prices and types of funeral plan available. Please refer to the Terms and Conditions for details or speak to a member of the team for more information.

Q. Does the plan cover the entire cost of the funeral?

Our plans cover the funeral costs listed in the plan details as long as your requirements don't change and you don't later choose a different funeral director. If you choose to use another funeral director or make changes to your plan, there may be additional costs to pay.

For the plans we offer that cover our costs only, your loved ones will be required to pay all the necessary third party costs such as cremation, doctors' and officiant's fees at the time of the funeral.

Please refer to the Terms and Conditions for more information.



Q. Can I pay for my plan by instalments?

Yes, you are able to pay over a range of periods. Please refer to the Instalment Q&A and the Terms and Conditions for more information. Eligibility criteria applies and there's an additional cost for paying over two or more years. We can provide you with a personalised quote.

Q. Can I change my funeral plan arrangements?

Yes, you can make changes to your plan after you have taken it out and fully-paid for it. Just let us know what you wish to change. There may be an additional cost if you add new features and services to your plan.

Q. Can I cancel my plan?

Yes, you can cancel the plan at any time before a claim being made. If you cancel within 30 days of receiving your welcome booklet, the person who paid for the plan will receive a full refund. If you cancel after that, the person who paid for the plan will receive a refund of the original amount, less the administration fee. For instalment plans, if you cancel in the first 12 months a full refund will be paid. If you cancel after that, the administration fee and any payments to insure the plan will be deducted from the refund.

Q. What happens if I die abroad?

The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this.

Please refer to the Funeral Plan Summary and Terms and Conditions for full details.

About Ecclesiastical Planning Services



Ecclesiastical's office in Gloucester

Ecclesiastical Planning Services works with funeral directors across the country. It is part of the Benefact Group which is a family of award-winning, specialist financial services businesses that, from its profits, gives to good causes in order to transform lives and communities.

Ecclesiastical Planning Services has been recognised by the National Association of Funeral Directors for treating customers fairly (2023).



Supporting families in Essex for over 150 years

Thank you for considering Co-op Funeral Directors, part of the Chelmsford Star Co-operative Society, with your funeral plan.

We have been supporting families in Essex for over 150 years. We know the area, have worked within the local community for generations, and have built up an enviable reputation for quality of service. You only have to look at the awards we've won for confirmation, most recently Best For Customer Focus (Essex Business Awards 2021) and Best Funeral Provider - Essex (Business Excellence Awards 2022). Or you can ask our clients; in 2021, 100% said in their feedback surveys that they would recommend us to friends or family (based on 204 client reviews returned in 2021).

Our aftercare service includes a series of free Bereavement Support groups across Essex for anyone struggling with loss.

As local experts, you can trust Co-op Funeral Directors to carry out your wishes and can put your care in our hands. Chelmsford Star Co-op members will also earn £20 dividend reward for each plan taken out. If you are not a member, ask us for an application form.



Funeral Directors

Part of the Chelmsford Star Co-operative Society

Visit: www.funerals.chelmsfordstar.coop

Get in touch

For help with any aspect of funeral planning or to find out more about pre-arranged funeral plans get in touch today.



Visit: www.funerals.chelmsfordstar.coop

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£20 in dividend per funeral plan, available to Chelmsford Star Co-op members only who are aged 18 and over. For information about membership visit www.chelmsfordstar.coop/membership/how-to-become-a-member/. Coop Funeral Directors which is a trading name of Chelmsford Star Co-operative Society Limited, 220 Moulsham Street, Chelmsford, CM2 0LS Reg. No. IP00973R is an Appointed Representative of Ecclesiastical Planning Services Limited Reg. No. 2644860, registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, UK, which is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 958152.

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