



Golden Leaves “Green” Funeral Plans Key Features Document



1. What is this document?

This document summarises the key features of the Golden Leaves funeral plan you are interested in. As such it has been carefully put together to ensure that you find it easy to have to hand all the relevant information about your plan, what it includes, and what, if anything, your family or estate will have to pay for in the event of your funeral. This document is not the definitive source of information regarding the features and benefits of these plans and should not be read in isolation from other Golden Leaves documentation including information sheets, terms and conditions listings, application forms and their respective brochures. English law applies to the agreement to which this document relates.

2. Who is your funeral services provider?

Your "Green" funeral services plan is provided by Golden Leaves Ltd, a leading funeral service provider that has been at the forefront of the development of funeral planning since its foundation in 1984. Golden Leaves funeral plans are based on national pricing averages and on Golden Leaves providing the services. These services may at times be sub-contracted out to a local independent Funeral Director.

Golden Leaves Ltd is a founding member of the NAPFP (The National Association for Pre-paid Funeral Plans) and has played a major role in the development of FPA (The Funeral Planning Authority). Since 1984, tens of thousands of people throughout the UK and overseas have chosen to plan ahead and purchase a funeral plan with Golden Leaves. Full contact information can be found at the end of this document.

3. What funeral plan have you purchased?

You have chosen to invest in the "Green" range of funeral plans, one of the most unique plans of its kind in the UK. In order to meet the requirements of an increasingly discerning market, Golden Leaves and Greener Goodbyes have combined to create the UK's ultimate "Green" Pre-Paid Funeral Plan packages. With the funds held securely within an independently managed Green trust, this range of plans have a financial structure and investment vehicle that is green to the core. They also include additional options for eco coffins, carbon rebalancing, woodland conservation and rain forest protection, as well as charitable ecological projects that will provide a community legacy for future generations to come.

This plan can be paid for in the following ways:

i. Lump Sum Payment

The whole sum is paid within 30 days of application.

ii. Instalment Option

You pay a monthly fee over a 12-60 month period (a deposit will be required).

4. What is included in your plan?

The aspects of your individual plan depend on the specific one chosen from the "Green" range. Remember, each of the "Green" range of plans have guaranteed acceptance with no health restrictions. There are also no age limits to acceptance if the plan is paid in full or over 12-60 monthly instalments.

All Golden Leaves "Green" plans guarantee to cover Funeral Director costs in full unless you relocate to another part of the country which may have much higher costs or if you specify a Funeral Director which charges higher than anticipated costs.

All Golden Leaves "Green" plans also guarantee to make a contribution towards disbursements (see below for details). This amount will increase in line the Retail Price Index but cannot be guaranteed to take into account all factors outside the control of the Funeral Director.

A helpful overview of the "Green" range of funeral plans is provided below.

- **The Glade Funeral Plan**

This includes the Funeral Director's professional services, advice on funeral registration, documentation and certification, carbon replacement and community legacy.

- **The Meadow Funeral Plan**

This plan provides all of the elements specified in the Glade Funeral Plan, plus the provision of one limousine to transport the mourners and family to and from the service.

- **The Woodland Funeral Plan**

This plan provides all of the elements specified in the Meadow Funeral Plan, plus the provision of two limousines to transport the mourners and family to and from the service and thank you cards.

A comparison of the cover provided across the "Green" range.

From 50 Funeral Plans	Glade	Meadow	Woodland
Funeral Director's professional services†	✓	✓	✓
Advice on funeral registration, documentation and certification	✓	✓	✓
Local removal from place of death to Funeral Director's premises within 25 miles in normal working hours	Normal working hours	24 hours	24 hours
Care of deceased prior to funeral / Hygienic treatments / Excludes Embalming	✓	✓	✓
Chapel of Rest available for family and friends to visit		✓	✓
Veneer coffin	✓		
Bamboo coffin		✓	
Pine / Willow / Wool / Reflections			✓
Carbon replacement	✓	✓	✓
Community legacy (Groundworks) donation	✓	✓	✓
Natural Memorial (choice of Option A, B or C)	✓	✓	✓
Attendance of conductor and four pallbearers on day of funeral	✓	✓	✓
Provision of hearse for service at Crematorium/Cemetery	✓	✓	✓
Provision of one limousine		✓	
Provision of two limousines			✓
Full listing of floral tributes		✓	✓
Thank you cards			✓
Bereavement counselling (where available)	✓	✓	✓
Disbursements††	Extra Cost	Extra Cost	Extra Cost

† The Funeral Director can be selected by yourself if they have an agreement in place with us and they meet our stringent service standards. Alternatively, we can recommend and appoint one on your behalf if you would prefer. If your nominated Funeral Director should go out of business, we will recommend and appoint one on your behalf.

†† When we talk about disbursements we mean a contribution towards Ministers and Doctors fees, Crematorium or Cemetery fees. After the amount contributed, these costs may still require additional payment from estate / executors at the time of funeral. However, the cost of the Funeral Director's services is guaranteed to be met in full.

5. What about additional services not included in your plan?

Occasionally there may be requests or requirements for additional services not included in your plan, such as the purchase of a new grave, a memorial headstone or a service at a local church. If this is the case, please let us know as we will be happy to discuss these with you and incorporate the costs into your plan, providing your selected payment option allows this choice.

6. What if you prefer a burial?

All Golden Leaves "Green" plans are based around the provision of a cremation and not a burial. If you would prefer a burial, then the value of the provision of a cremation will be put towards the cost of a burial plot. The additional cost for this plus any further costs are associated with the provision of a memorial headstone, gravedigger fees etc. will need to be met by your family or estate.

7. What about changes to your plan?

You shouldn't worry about taking the decision to make your plans now, we know that circumstances change throughout the years so we are happy to take direction from you should you wish to make changes to your initial plan. Although certain additions may increase the cost, you can be certain that the details you want will be respected in the service you get.

8. What if you move within the UK?

As your plan relates to you as a person as opposed to a specific address, it is entirely portable and will provide you the assured benefits irrespective of where you live. However, as the plan is based on national cost averages, there may be an additional payment required depending on higher funeral service costs in the area to which you are moving.

You must therefore inform us of any address changes so that our records remain accurate and so that we can inform you of any additional charges that may be required. This is also important if you have nominated us to provide a Funeral Director as we may need to provide a different one more local to your new address.

9. What if you move overseas?

How you pay for your plan determines what happens to your plan if you choose to move overseas.

- If your plan is paid for by a single payment your plan is entirely portable.
- If your plan is paid for by instalments, and you maintain your instalments for the duration of the plan, then your plan is portable.

It should also be noted that certain geographical exclusions may apply so it is imperative that you contact us prior to any move. You must also contact us so that our records remain accurate and so that we can inform you of any additional charges that may be required as a result of providing a Funeral Director in your new location.

10. What happens if you die outside the UK?

Your "Green" plan does not provide the fullness of cover you would require in the unlikely event you were to die outside the UK. This typically tends to relate to repatriation costs. However, if you have appropriate travel insurance, this can often be used to cover any repatriation expense. Once back in the UK, your "Green" plan can then be used as per normal.

If you wish to arrange a funeral in the county of bereavement, it may be possible to use elements of your "Green" plan as a contribution to these costs. Please contact us to discuss this as soon as possible if this is applicable to your situation.

11. What if you die before you have finished paying your instalments?

If you pay by monthly Instalments and you die before your final payment, then the plan guarantees are not in place. However, if the outstanding balance is paid immediately to Golden Leaves by your family or estate, then the full benefits of the plan will apply. If the outstanding balance cannot be met, then the plan will be cancelled in line with our terms and conditions of sale and the remaining funds (after the deduction of the cancellation fee) will be refunded to the plan purchaser.

12. What if you wish to cancel?

In contrast to an insurance policy, for example, you can cancel your Golden Leaves Plan at any time and get a refund for a significant portion of your purchase price. We provide a full refund of all monies paid into a plan (without interest) within 28 days from the date of application, subject to the terms & conditions of the plans sold at the time.

After the cooling off period, what happens depends on the how your pay for your plan.

- If you pay by a single payment, a fee equivalent to 25% of the total value of the plan is deducted.
- If you pay by monthly instalments, and have contributed over 25% of the total value of the plan, a fee equivalent to 25% of the total value of the plan is deducted. If you have contributed less, then there is no refund.

Please note that the terms & conditions may vary from time to time.

13. How is your investment safeguarded?

Our "Green" range of funeral plans have a financial structure and investment vehicle reflects best environmental practice while also providing complete confidence that your investment is securely safeguarded.

All funds are placed into the Golden Leaves Green Trust which is managed by an independent board of trustees and regulated in compliance with the Financial Services and Markets Act 2001 and the Funeral Planning Authority.

The fund is annually audited and subject to strict actuarial reporting. And, as you would expect, the Golden Leaves Green Trust only invests in green and ethical products, both in the UK and globally.

14. What happens if Golden Leaves can't provide the funeral you have chosen?

As of 1st January 2002 funeral planning became a regulated activity. Golden Leaves is registered with the Funeral Planning Authority (FPA) which monitors the marketing, financial and service provisions of the plan providers it regulates. This means that you will be covered by the protection available through the FPA's regulations, but only for your funeral services. The FPA pledges to customers that, in the unlikely event of a Registered Provider going out of business, the other Registered Providers shall work together and look at ways in which the FPA might help in arranging delivery of the funerals of customers affected.

15. What other documentation do you receive?

In addition to this document, you will also receive a membership pack which will include a summary of your plan, receipt of payment, a credit card style Emergency Card for you to carry with you at all times and copies of your plan for you to distribute as you wish.

16. How do you make a complaint?

If for whatever reason you're not happy with your funeral plan, please get in contact with us to discuss your concerns. You can do this by calling our Customer Resolution Team on **0800 85 44 48**, writing to us at our Head Office address and marking it for the attention of the Customer Resolutions Manager, or by emailing info@goldenleaves.com

If, in the unlikely situation we can't resolve your complaint to your entire satisfaction, then you should contact:

The Funeral Planning Authority Limited
Tel: **0845 601 9619**
Email: info@funeralplanningauthority.co.uk

Please note: The Funeral Planning Authority will not consider complaints relating to Will services.

17. How do you contact Golden Leaves?

- **By post**
Please write to our Head Office:
Golden Leaves Limited, 16th Floor, No.1 Croydon,
12-16 Addiscombe Road, Croydon CR0 0XT
- **By phone**
Call us on: **Freephone 0800 85 44 48**
- **By email**
Email us at: info@goldenleaves.com

For all other general information, please visit our website at www.thegreenfuneralplan.co.uk or www.goldenleaves.com

