



Holding your hand every step of the way

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What to look out for when buying a funeral plan

There is an abundance of funeral plan and funeral insurance providers in the UK and it can be difficult to navigate your way through the maze and find the best provider. There are, however, a few questions to ask and things to look out for when buying a funeral plan. For example, consider the following:

- Does the plan allow you to choose the funeral director? A good funeral plan allows you to make this choice.
- What if your chosen funeral director goes out of business? A good plan allows you to transfer your plan to a new funeral director.
- What happens if the person the funeral is intended for dies abroad? In most cases, your travel insurance will cover the cost of repatriation. You should check carefully that you have the appropriate level of cover depending on your travel needs.
- Can the funeral director arrange a funeral of a different standard from the one you have chosen? A good plan provider will allow you to tailor your plan to your individual wishes and needs and will allow you to make changes to the plan.
- Is it possible to cancel the plan if circumstances change - for example, if you've arranged for your spouse's funeral but you later separate? Are there any cancellation charges? A good plan will allow you to cancel it if your circumstances change. With Perfect Choice Funeral Plans, if you choose to cancel your plan at any time, you will receive a full refund of your initial payment excluding the management fee. Alternatively if you choose to pay by installments and you stop paying, you can choose to leave the money in the plan as a contribution to your funeral when the time comes.
- What if there are outstanding payments at death? Unlike some plans on the market, if your plan is needed before you have completed your payments, with Perfect Choice Funeral Plans, the payments you have made will be used as a contribution to your funeral. What's more your wishes will be clearly documented, giving your family peace of mind.
- What freedom do you have to change the details of your funeral plan? The best plans allow you to make changes if your requirements change.
- Other things to look out for include transport of the deceased to the funeral director's premises, advice on the registration of the death and collection of paperwork and collection for charitable donations. The best providers don't simply provide you with the plan. They also offer your nearest and dearest support at the time when they need it the most.
- Funeral plans come with an abundance of options, so it is important to take the time to go through the available products and services carefully and choose the plan that best meets your needs.