

1 - 5 year instalment plan Q&A

How long can I make payments for?

You can pay over 1, 2, 3, 4 or 5 years. We make an extra charge if you choose a term of 2 years or more (see, "Are there any additional costs for paying by instalments?" below).

Are there any restrictions?

These depend on the instalment term you choose.

1 year instalments

- You must be 18 or over when you take the plan out.

2 to 5 year instalments

- You must be 18 or over when you take the plan out.
- The final instalment must be made before your 85th birthday. This means that for a 5 year instalment term, you must be no older than 79 when you take the plan out, and for a 2 year instalment term you must be no older than 82.
- You must be a UK resident.
- Joint life plans are not available.
- The total of the instalments payable must not exceed £10,000.

Are there any additional costs for paying by instalments?

1 year instalments

There are no additional costs for paying over 12 months. We simply divide the funeral services cost by 12.

2 to 5 year instalments

There are additional charges depending on your age when you take the plan out, and the instalment term. The following table compares costs for lump sum and instalment terms of 1 to 5 years across different ages based on an example of funeral services costs of £3,500.

Age	Lump Sum	1 year instalments			2 to 5 year Instalments												
		Monthly payment	Total	Additional Cost	2 years			3 years			4 years			5 years			
					Monthly payment	Total	Additional Cost	Monthly payment	Total	Additional Cost	Monthly payment	Total	Additional Cost	Monthly payment	Total	Additional Cost	
All ages	£3,500	£291.67	£3,500	£0	18-50	£151.78	£3,643	£143	£103.46	£3,725	£225	£79.84	£3,832	£332	£64.91	£3,895	£395
					55	£152.20	£3,653	£153	£104.03	£3,745	£245	£80.51	£3,864	£364	£65.62	£3,937	£437
					60	£152.56	£3,661	£161	£104.52	£3,763	£263	£81.06	£3,891	£391	£66.22	£3,973	£473
					65	£152.84	£3,668	£168	£104.90	£3,776	£276	£81.51	£3,912	£412	£66.70	£4,002	£502
					70	£153.48	£3,684	£184	£105.77	£3,808	£308	£82.50	£3,960	£460	£67.77	£4,066	£566
					75	£154.97	£3,719	£219	£107.79	£3,880	£380	£84.83	£4,072	£572	£70.27	£4,216	£716

Total costs and additional costs are shown to the nearest whole pound for illustration purposes.

Pricing is correct as at 7 August 2023 and may be subject to change. Table for illustrative purposes only, age and value maximums apply, please ask for a quote from your funeral director.

For instalment terms of 2 to 5 years, the monthly payment includes a funeral services protection payment which means we can provide your funeral services if you die before the final instalment has been made, after 12 months (see below).

Our standard administration fee of £275 applies and needs to be added to the first instalment payment.

What happens when I die?

If you die after the first 12 months from your plan being set up and your plan hasn't been cancelled, the funeral services you selected will be provided by the funeral director you choose when you took the plan out. So, if you died after 2 years of a 5 year instalment plan, your funeral would be provided.

If you die in the first 12 months, we will refund all your payments. If death was accidental, your funeral will be provided as described above.

Can I settle my instalments early?

Yes, you may settle all outstanding instalments.

Can I cancel my plan?

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.

What happens if I miss instalments?

If you miss a payment we will contact you to discuss your options.

Can I change my funeral plan arrangements?

You can make changes to your plan at any time after the final instalment has been made. You may need to pay more if you upgrade your plan or include extra products or services. Your funeral director will tell you of any extra costs which must be paid by single payment only. Further instalments will not be possible.

Terms and Conditions apply to funeral plans – ask us for a copy.