The **co-operative** funeralcare

Pre-paid funeral plans

Our pre-paid funeral plan records the way you want to be remembered and protects your loved ones from any unnecessary burden and costs

Funeral plan key features
Important information about burial plans
Terms and Conditions

Funeral plan key features

This document summarises the main features and benefits of our funeral plans and details the terms and conditions that apply. Please read this document in conjunction with your pre purchase funeral plan summary document.

What is a pre-paid funeral plan?

A pre-paid funeral plan allows you to arrange and pay for your funeral in advance of need so no matter how much prices rise in the future, there will be nothing more to pay for the products and services included in your plan and, provided you have paid the full amount required under the funeral plan, we guarantee to cover the full cost of the funeral products and services included in your funeral plan at the appropriate time.

How can I buy a plan?

- Due to the individual nature of bespoke funeral plans, all plans are arranged via a telephone or video call appointment. You can discuss your bespoke funeral plan in the comfort of your own home, at a time convenient for you (within our working hours). You can contact our funeral planning team on 0800 243 380
- Online funeral plan packages can be purchased via our website funeralcare.co.uk/funeralplans

Who will be providing my funeral?

Your funeral will be carried out by one of our funeral homes. You will choose your funeral home when you buy your plan (this can be changed at any time). We will record this so we know when the time comes.

Who can arrange a funeral plan with us?

Our funeral plans are available to anyone aged 18 and over. You can arrange a funeral plan for yourself or on behalf of a partner, relative or friend.

What type of plans do we offer?

We offer personalised funeral plans in our funeral homes or by telephone as well as a choice of online funeral plan packages. A personalised plan lets you decide exactly what is included to meet your personal wishes in advance to take away the worry and stress from whoever it falls to arrange your funeral. Please note that Southern Co-operative Funeralcare cannot advise as to the suitability of funeral products or services for you or your circumstances or the person for whom the funeral plan is being purchased. If you need specific advice, you should seek this independently.

What our funeral plans include

A Southern Co-op funeral plan covers all the Funeral Director's charges as well as third party fees in full for cremation or burial. These could include crematorium, doctor's, minister and church fees.

What's not included in our funeral plans

Funeral plans which include a burial do not include the purchase/lease of a grave. All funeral plans only cover for the provision of a funeral to take place in the United Kingdom and would not cover the cost of repatriation from abroad or transport beyond a local radius from your nominated Southern Co-operative Funeralcare Funeral Director. Further details of exclusions and limits on our funeral plans are included in the terms below. Sometimes there may be circumstances in the future which mean that for reasons beyond our reasonable control we cannot offer some of the products or services exactly as you had expected. We will discuss this with you or the person responsible for arranging your funeral at the appropriate time. Note that products and services may be subject to change if circumstances beyond the control of the Company render this necessary. This includes, but is not limited to, extreme weather conditions and third party supplier failure.

What's a Nominated Representative?

You will need to choose a person who we will notify of the existence of the funeral plan. This person is known as the Nominated Representative. It helps to ensure that there is an awareness of the funeral plan so it is used and that the planholder's choice of funeral on their death is what takes place.

Payment options

We offer an easy payment scheme to spread the cost from a single upfront payment to a choice of monthly instalment options over 24 months. Please ask us for details.

How we keep your money safe

All Southern Co-op funeral plan monies are invested in a regulated whole of life insurance policy in accordance with our statutory obligations. Southern Co-operative Funerals Limited is authorised and regulated by the Financial Conduct Authority (FCA). When you buy a plan from Southern Co-operative Funerals Limited, we buy a whole of life insurance policy with Royal London Mutual Insurance Society Limited (Royal London). Royal London is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

What if you want to cancel your plan?

You can cancel your plan within 30 days of taking out the plan and receive a full refund. You have an additional 7 days to cancel the plan from the date that your nominated Funeral Director is confirmed by us, if this date extends beyond the first 30 days since the plan was taken out. After this you may cancel your plan at any time by contacting us and receive a refund of the amounts you have paid but you may incur a cancellation fee of £200.

What if you want to make changes to your plan?

You can alter your funeral plan arrangements at any time if you change your mind about the type of products and services you would like at the funeral, although we would charge for any additional expense at the price prevailing at the time of change. There are no administration fees for making these changes, but we will charge for any additional costs in the price of the products and services according to our prevailing price list. Equally any reductions in the prevailing price list costs of changes in products or services may result in a refund of amounts already paid.

Vulnerable Customer Support

Southern Co-operative Funeralcare operates a Vulnerable Customer Policy; this is designed and implemented to help customers who need extra support at any time during their funeral plan journey. Please telephone us on 0800 243 380 or email us at funeralplanning@southerncoops.co.uk if you would like to discuss what additional support that we can offer you.

What should you do if you have a query or complaint?

If you have a query or complaint, please telephone 0800 243 380 or contact us by any of the methods set out above and we will try to resolve it as soon as possible. In any event, we commit to revert to you within 8 weeks at the latest. If you are not happy with the way in which your query or complaint has been settled, you may be able to refer your complaint to the Financial Ombudsman Service. You also have the right to use the courts to settle any dispute.

How can you contact us?



funeralplanning@southerncoops.co.uk



0800 243 380

Important information about funeral plans for a burial

Burial in a cemetery

If your funeral plan is for a burial, it will include an interment fee, covering the Local Authority's (or cemetery owner's) charge for the grave to be prepared and the burial to take place. Please note that there are several other points to consider:

Buying a grave

Our funeral plans for burial don't cover the cost of the purchase/lease of a grave. If you already own a grave, we'll need the details from you. If you don't have one, then you or your representative will need to buy one from the Local Authority responsible for your chosen cemetery before a burial can take place. There are two options available:

- a. You can buy a grave in advance and choose your ideal resting place. You'll pay to buy the grave and may have to pay extra for a specific plot.
- b. If you don't plan to buy a grave, your representative will need to purchase one before the funeral arrangements can go ahead. This will be dependent on the availability of grave spaces at the time.

Temporary grave markers

Many cemeteries place a temporary marker on the grave after the burial takes place, particularly if a headstone is to be erected later. There's normally a charge for this, which can be added to your personalised plan.

Burial in a churchyard or graveyard:

Your plan includes the burial fee and a church fee if a service has been included. If you don't already have a grave arranged, availability in churchyards and graveyards is not guaranteed and will be dependent upon the situation at the time of the funeral. We'll do everything possible to make sure your wishes are met and that alternative arrangements are made if necessary.

Terms and Conditions

Please read all these terms and conditions; carefully: they are the legal basis upon which we provide our services to you, whether the funeral is for you and you are the plan holder or the funeral is for someone else but you are paying for the funeral plan so you are the plan applicant.

These terms and conditions sets out the contract between us. It tells you who we are, how we will provide our services to you, how you or we may change or cancel the funeral plan and what to do if there is a problem together with other important information.

If you are not sure about anything, or would like to talk to us about anything at all, just phone us on 0800 243 380 or contact the Funeral Planning Team at 1000 Lakeside, Western Road, Portsmouth, PO6 3FE or email us at funeralplanning@southerncoops.co.uk.

These terms and conditions will apply to the provision of the funeral plan by us. When we accept your instructions as set out in the funeral plan arrangement form, you and we will be legally bound by these terms and conditions which forms the contract between us.

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Southern Co-operative Funerals Limited is authorised and regulated by the Financial Conduct Authority (FCA). Our Firm Registration Number is FRN 965280 and you can view our entry on the Financial Services Register (https://register.fca.org.uk/s/).

You or the person for whose benefit the funeral plan was purchased (or their estate, if the relevant individual has died) may be entitled to compensation from the Financial Services Compensation Scheme should we be unable to meet the funeral liabilities according to the funeral plan. Please visit www.fscs.org.uk for more information.

1. Information about us and how to contact us

- 1.1 You are entering into a Contract with Southern Co-operative Funerals Limited, a company registered in England and Wales under number 382640 whose registered office is at 1000 Lakeside, Western Road, Portsmouth, P06 3FE.
- 1.2 We may need to contact you and so will telephone or write to you at the email or postal address you have provided to us on the funeral plan arrangement form.
- 1.3 Please let us know by contacting us by any of the methods above if you change your address or if there are other changes in your personal circumstances which may affect your funeral plan.

2. Our Contract with you

2.1 Our acceptance of your instructions as set out on the funeral plan arrangement form will take place when we tell you we are able to offer to provide the funeral plan. This means there is a binding contract between us as set out in these terms and conditions (referred to as the Contract). If we cannot accept your funeral plan arrangement form, we will inform you of this. This might be because of unexpected limits on our resources or because we have identified a mistake in the price or description of your plan.

3. Your rights to make changes

3.1 If you wish to make a change to your funeral plan such as in relation to the instructions for your funeral, please contact us. We will tell you if the change is possible. If it is possible, we will let you know in writing about any changes to the price, timing or anything else which would be necessary as a result of your requested change and ask you to confirm you want to go ahead with the change. If you don't want to go ahead with the change you can end this Contract and cancel your funeral plan but we may be entitled to charge you. Please see Clause 7 for details.

4. Our rights to make changes

- 4.1 Given the potential passage of time between the date of the funeral plan and the funeral, it may be necessary to make changes to the funeral services to be provided under the funeral plan, including the appointment of an alternative Funeral Director.
- 4.2 We will contact you immediately, by telephone in the first instance and follow up in writing before a change takes effect, if we need to make significant changes so we can tell you about them.
- 4.3 If you do not wish to accept the significant changes referred to in Clause 4.2 that we contact you about then you can end the Contract, if you wish by letting us know. Any cancellation of your funeral plan in these circumstances will be at no cost to you and a full refund of the amounts you have paid in respect of the funeral plan will take place.

5. The funeral arrangements

- 5.1 Once you have paid the total charges, we will send you your funeral plan certificate. Please look after this carefully as it is required to redeem the funeral plan. If you lose it, please contact us for a replacement which we will provide free of charge. We will also send you a funeral plan statement every 3 years, informing you of amounts paid, any amounts remaining and reminding you of the key features of your plan.
- 5.2 When you need to redeem the funeral plan, you will need to produce the certificate. We will arrange the funeral taking into account the instructions set out in the funeral plan summary and any additional instructions set out in the funeral preferences form completed at the time subject to any agreed changes which have been made subsequently.
- 5.3 Please contact us if you need to redeem the funeral plan, if the total charges have not paid in full at the time of a claim. You may either:
 - a. pay the balance in full; or
 - b. cancel the Contract and we will, at your option, either: credit the full amount paid to date against the cost of a funeral arranged by us in accordance with applicable prices as at that date; or we will refund you the full amount paid to date less a cancellation fee of £200. If full payment is not received, we may end the Contract which will cancel the funeral plan. In this case we will refund the amounts paid, less a cancellation fee of £200. The cancellation fee is a genuine pre-estimate of the costs we incur in cancelling the funeral plan for you, such as the administration involved and the

preparation of the paperwork etc. Note that if you are paying by instalments and are within 24 months of the date of the funeral plan arrangement form, then no cancellation fee will be applied on cancellation of the funeral plan.

- 5.4 In the event of death outside the mainland of England, Scotland and Wales, we may either:
 - a. arrange the funeral as set out in the funeral arrangement plan so far as reasonably possible and invoice your personal representatives for any difference in cost; or
 - b. cancel the Contract and refund the amounts paid less an cancellation fee of £200. This is a genuine pre-estimate of the contribution towards the costs we incur in arranging cancelling the funeral plan for you, such as the administration involved as, the cost of the initial consultation and the preparation of the paperwork etc. Note that if you are paying by instalments and are within 24 months of the date of the funeral plan arrangement form, then no cancellation fee will be applied on cancellation of the funeral plan.
- 5.5 In the event that we apply Clause 5.3b or 5.4b in relation to funeral plan and the funeral plan is redeemed within 30 days of the date of the funeral plan arrangement form, the cancellation fee shall not be applied.
- 5.6 The Funeral Director named on the funeral plan arrangement form will arrange your funeral in accordance with the Contract at no additional cost, although you should be aware of the excluded items- please see clause 5.7. Notwithstanding this, however, the funeral plan is fully transferable to any Co-operative owned funeral business in the UK with whom we have a reciprocal arrangement. Should we be unable to arrange that the funeral services are delivered by a Co-operative owned business in the first instance in the area of your choice, we may need to appoint an alternative Funeral Director to deliver the funeral services on our behalf. If you wish to use a different non Co-operative owned Funeral Director, please contact us as there may be additional charges which will apply but we will tell you about these. In these circumstances, you may choose to end the Contract and cancel the funeral plan. We will refund you the amounts paid less a cancellation fee of £200. Please see Clause 7 for details.
- 5.7 Please note your funeral plan only covers the services and items as listed on the funeral plan certificate. There may be extra charges for extra services, such as, removal of artificial limbs and pacemakers; transportation of the body for a distance of over 50 miles or repatriation from abroad. Additionally, there are a number of items that are not covered by our funeral plans which involve a burial because they may not be required for every burial, and because there is a wide variation in costs and regulations in the UK for cemeteries, churchyards, graveyards and crematoria. Items that will not be covered include, but are not limited to:
 - a. the purchase of a grave;
 - b. if you don't meet the criteria for a local resident set out by the Local Authority, then there may be additional fees to pay;
 - c. the cost of memorials and headstones, including the repair, cleaning, re-fixing or additional inscriptions (unless a specific memorial plan has been purchased);
 - d. the cost of a temporary grave marker, which in some cemeteries is placed on a grave after the funeral until a headstone can be erected.
- 5.8 Please speak to us about upgrades or additional services which you would like to be included in the funeral plan or, if you are redeeming the funeral plan, the actual funeral. Any additional services or any upgrades of services which are required which are not covered by the funeral plan will be calculated and charged on the basis of the prevailing rates and any difference between the two charges at the time will be invoiced separately.
- 5.9 We will not refund any amounts or make any credits against additional services, if any of the services included in the funeral plan do not form part of the funeral.
- 5.10 It may not be possible to arrange your funeral if you have decided to offer to donate your body to medical science and this offer is accepted by the relevant medical school on your death. In this case, on receipt of the appropriate confirmation from the medical school, we will cancel the Contract and refund all amounts paid as of that date.

6. Price, instalments, payment and prepayment

- 6.1 The person who has signed the funeral plan arrangement form, is the person who is legally responsible for paying for the funeral plan.
- 6.2 The price you will need to pay is set out in the funeral plan arrangement form. The price will vary depending on the services selected but will include a fixed administration fee of £250 which is listed separately on the funeral plan arrangement form. We will confirm details of your payment plan in writing.
- 6.3 If you have elected to pay in instalments, the total price you will pay for the funeral plan will be higher as it will include a charge for the convenience of paying in instalments. We will confirm the details of your payment plan in writing. If you decide to accelerate your payments and pay the total charges earlier than originally agreed, you will need to contact us for a final settlement figure which will be your total contracted charge less all monies paid, less any amount that would have been charged for the convenience of paying for future instalments. You can cancel the Contract either in writing or by telephone and we will, at your option, either: credit the full amount paid to date against the cost of a funeral arranged by us or we will refund you the full amount paid to date, less a cancellation fee of £200. Otherwise, you will still be liable to pay the full amount. Note that if you are paying by instalments and are within 24 months of the date of the funeral plan arrangement form, then no cancellation fee will be applied.
- 6.4 We undertake that the total charges, excluding the administration fee, will be applied towards a contract of whole life insurance on your life (or the person for whom the funeral is to be provided), effected and carried out by an authorised person who has permission to effect and carry out such contracts of insurance, for the purpose of providing the funeral.

7. Your rights to end the Contract between us and charges payable

7.1 You can withdraw your instructions by telling us before you sign the funeral plan arrangement form and pay any amounts. If you simply wish to change your mind, you don't need to give us a reason.

7.2 COOLING OFF PERIOD

If you have entered into this Contract, you have a legal right to terminate this Contract for a period of 30 days from the date you were informed that the contract was concluded, (You have an additional 7 days to cancel the plan from the date that your nominated funeral director is confirmed by us, if this date extends beyond the first 30 days since the plan was taken out) and receive a full refund of all amounts paid unless you have requested services during that period, in which case you will have to pay a reasonable sum for those services. You may exercise this right by contacting us before the 30 days has expired in writing, which includes by email or you can contact us by telephone. Our address and contact details are set out in this document.

- 7.3 You may cancel the funeral plan (meaning you are ending the Contract) at any time without telling us the reason but we may have to charge you as set out below. If you wish to cancel the funeral plan, you must contact us in writing, which includes by email, or by telephone and return the certificate to us. Our address details are set out above.
- 7.4 If you are cancelling the funeral plan for a reason set out in (a) to (d) below, the Contract will end immediately and we will refund you in full for any amounts paid:
 - a. we have told you about a change we need to make and you do not agree;
 - b. we have told you about an error in the price and you do not want to proceed;
 - c. you have a legal right to end the Contract because of something significant we have done wrong; or
 - d. you decide to cancel the Contract because we have told you about a failure on our part caused by something beyond our reasonable control.
- 7.5 If you are cancelling the funeral plan but it is not because of one of the reasons set out in Clause 7.4, the Contract will end immediately but we may charge you fees as follows, to cover costs we have incurred:
 - a. if you tell us no more than 30 days after the date of the funeral plan arrangement form or, where we have not confirmed your nominated Funeral Director within that 30 day period, you tell us no more than 7 days after we have confirmed your nominated Funeral Director, we will refund you in full the amounts you have paid;.

- b. if you tell us more than 30 days after the date of the funeral plan arrangement form or where we have not confirmed your nominated Funeral Director within that 30 day period, you tell us more than 7 days from the date we confirm your nominated Funeral Director, we will refund you in full the amounts you have paid less a cancellation fee of £200. This is a genuine pre-estimate of the costs we incur in cancelling the funeral plan for you, such as the administration involved and the preparation of the paperwork etc.
- c. Note that if you are paying by instalments and are within 24 months of the date of the funeral plan arrangement form, then no cancellation fee will be applied.

8. Our rights to end the Contract

- 8.1 We may end the Contract and so not have any obligation to provide the funeral plan if:
 - a. you do not pay amounts when due, and have not done so with 10 business days of being notified of a second missed payment.
 - b. you have not provided the information we require set out on the funeral plan arrangement form;
 - c. we decide to cancel the Contract because you have told us about a failure on your part caused by something beyond your reasonable control;
 - d. the funeral plan has not been redeemed by the 110th birthday of the person to whom the funeral plan relates or we have reasonable cause to believe the funeral has already taken place and we have not heard from you within 6 months of contacting you at your last known address.
- 8.2 If we terminate the Contract for the reasons set out in Clause 8.1 a to c, we will refund all amounts paid less a cancellation fee of £200 (being a genuine pre-estimate of the costs we incur in cancelling the funeral plan for you, such as the administration involved and the preparation of the paperwork etc).
- 8.3 If we terminate the Contract for the reason set out in Clause 8.1d, we may keep any amounts you have paid unless we hear from you and you wish to cancel the Contract. In this case, we may cancel the Contract and refund all amounts to you less a cancellation fee of £200. This is a genuine pre-estimate of the costs we incur in cancelling the funeral plan for you, such as the administration involved and the preparation of the paperwork etc.
 - If you miss an instalment payment, we will write to you with a reminder within 5 business days. If you miss the next subsequent payment due, we will again write to you with a reminder within 5 business days. If after a further 10 business days of the second reminder letter being sent payment has still not been received, then we reserve the right cancel the plan and charge a £200 cancellation fee. Any cancellation fee will be in the form of a deduction from the value of the refund payable to you. We may also charge you third party fees, if we have incurred these costs and cannot recover them. The recovery of any third party fees will in the form of a deduction from the value of the refund payable.

9. Circumstances beyond the control of either party

- 9.1 If for any reason the funeral cannot be provided in accordance with the Contract, for example, we are unable to provide the services and items as listed on the funeral plan certificate, we will discuss suitable alternatives with you but this will not affect your right to cancel the Contract in accordance with Clause 7
- 9.2 In the event of any failure by either of us because of something beyond our respective reasonable control:
 - a. the affected party will advise the other as soon as reasonably practicable; and
 - b. the affected party's obligations will be suspended so far as is reasonable, and provided that the affected party will act reasonably, the affected party will not be liable for any failure which it could not reasonably avoid, but this will not affect the other party's right to cancel this Contract.

10. Security and Continuity of Your Plan

10.1 The payments made by you to us for your funeral plan are invested by us in a unitised whole of life insurance policy with Royal London Mutual Insurance Society Limited (the "Insurer") under which you are the named Life Assured ("your funeral insurance policy").

- 10.2 You irrevocably appoint us for the duration of your funeral plan as your agent for the purposes of asserting any right or interest that you have in your funeral insurance policy. Such appointment is without prejudice to the possibility of you asserting any rights or interests which you hold directly in your funeral insurance policy yourself.
- 10.3 In the event of our failure and/or us ceasing to be able to provide funeral services your funeral insurance policy will remain in force and the Insurer will work with the Financial Conduct Authority, the Financial Services Compensation Scheme Limited ("FSCS") and any insolvency practitioner appointed or to be appointed to us to ensure that you or your nominee are provided with a pre-paid funeral in accordance with the arrangements for the funeral agreed with us
- 10.4 You hereby agree and consent that in the event of our failure we may transfer our rights and obligations under your funeral plan and your related funeral insurance policy to an alternate provider of funeral services that is appropriately authorised and regulated by the FCA. Your consent is given subject to the following provisions: (i) the transfer is arranged by an insolvency practitioner appointed to us and will result in your funeral plan being carried out by the transferee on the same terms as this agreement; or (ii) the transfer is arranged by the FSCS on terms which will result in your funeral plan being carried out on terms which correspond in all material respects (so far as it appears to the FSCS to be reasonable in all the circumstances) to those under this agreement.

11. Excluding liability

- 11.1 There are certain liabilities for which, as a matter of law, we do not exclude liability because we are prevented from doing so by law, for example:
 - a. any fraudulent act or omission;
 - b. death or personal injury caused by negligence;
 - c. breach of your legal rights to which you are entitled as a result of being a consumer. These include our obligation to provide the services with reasonable care and skill and to provide the funeral plan as described.
- 11.2 Subject to this, we are not liable for:
 - a. loss which was not reasonably foreseeable to both parties at the time when the Contract was made; or
 - b. loss arising from commercial loss (e.g. loss of profit, loss of business or loss of business opportunity) to your business which would not be suffered by a consumer because we believe you are not paying for the funeral plan wholly or mainly in connection with your business.

12. Complaints, governing law and jurisdiction.

- 12.1 If you have a query or complaint, please telephone 0800 243 380 or contact us by any of the methods set out at the beginning of this document and we will try to resolve it. If you are not happy with the way in which your query or complaint has been settled, you may be able to refer your complaint to the Financial Ombudsman Service (www.financial-ombudsman.org.uk).
- 12.2 If you are still unhappy after having gone through the steps in Clause 11.1, you may take the matter to court
- 12.3 The Contract (including any non-contractual matters) is governed by the laws of England and Wales and the courts of England and Wales have jurisdiction to settle any disputes.
- 12.4 You (the planholder) or the person for whose benefit the funeral plan was purchased (the plan applicant) (or their estate, if the planholder or the plan applicant, as the case may be has died) may be entitled to compensation from the Financial Services Compensation Scheme should we be unable to meet the funeral liabilities according to the Contract and the funeral plan. Please visit www.fscs.org.uk for more information

13. Data protection

- 13.1 We will use the personal data you provide to us to:
 - a. provide the funeral plan;

- b. process your payment for it;
- c. if you have agreed during the order process, to inform you about similar products we provide;
- d. pass to third parties who are providing services as part of the funeral plan or funeral.
- 13.2 We will process your personal data in accordance with our Privacy Policy which is available at www. funeralcare.co.uk/privacy-policy/ or on request.
- 13.3 An example of a third party to whom we may pass your data is the authorised person responsible for effecting and carrying out the contract of insurance for the purpose of providing the funeral. Third parties will only use your details in relation to the funeral plan arrangements. We will never sell your data to third parties and will only pass your data to third parties where the law requires us or allows us to do so.
- 13.4 If you are a member of The Southern Co-operative Limited, this Clause does not affect how we are already entitled to use the data we hold about you. Please call Member Support on 0800 652 0124 if you have any questions about this

14. Other important terms

- 14.1 Currently, VAT is not payable in respect of funerals. However, if the costs of providing funerals do become subject to VAT, we reserve the right to recover this cost from you or your personal representative.
- 14.2 The Contract is between you and us: the funeral plan is personal to you and cannot be transferred. No other party has rights to enforce any of its terms other than in the circumstances set out in the Contract.
- 14.3 If a court finds a part of this Contract illegal, it will not affect the rest of its terms. Each term operates separately and if a court finds one illegal the rest will remain in full force and effect.
- 14.4 Even if we delay in enforcing this Contract, we can still enforce it later. For example, if you miss a payment and we do not chase you for it, we can still require you to make the payment at a later date.

The **co-operative** funeralcare

71 High Street, GU34 1AB 01420 85298

ANDOVER

22 London Street, SP10 2PE 01264 334798

231 Shawfield Road, GU12 5DL 01252 330834

AYI FSBURY

73 Park Street, HP20 1DN 01296 395356

BASINGSTOKE

1 Buckland Parade, Buckland Avenue, RG22 6JW 01256 351606

BEDHAMPTON

96 Bedhampton Road, Havant, PO9 3EZ 02392 453549

BISHOPS WALTHAM

24 High Street, St George's Square, SO32 1AA 01489 896305

BOGNOR REGIS - NORTH BERSTED

230 Chichester Road, PO21 5BA 01243 865119

BOGNOR REGIS - ROSE GREEN

6 Nyetimber Lane, PO213HG 01243 268681

BRACKNELL

12 Rectory Row, East Hampstead, RG12 7BN 01344 454398

BRIGHTON 155 Lewes Road, BN2 3LG

01273 626326 **CHICHESTER**

Kingsham Avenue, PO19 8AW 01243 782209

COWPLAIN

37a London Road, PO8 8DF 02392 254490

31 North Street, PO10 7DA 01243 376458

FAREHAM

86 Trinity Street, PO16 7SJ 01329 280249

FARNBOROUGH

68 Victoria Road, GU14 7PH 01252 542236

103-105 Felpham Way, PO22 8QB 01243 587067

287 Fleet Road, GU51 3BT 01252 623098

FINDON VALLEY

202 Kings Parade, Findon Road, BN14 0EJ 01903 877035

FRIMLEY GREEN

3 Wharf Road, Camberley, GU16 6LE 01252 837506

1 Nunney Road, BA11 4LA 01373 473426

GILLINGHAM

2 High Street, SP8 4QT 01747 824738

GORING-BY-SEA

56 Goring Road, Worthing, BN12 4AD 01903 505757

GOSPORT - ALVERSTOKE

147 Stoke Road, PO12 1SE 02392 581032

GOSPORT - ROWNER

11 Rowner Road, PO13 9UB 02392 502281

HAYLING ISLAND

20 Mengham Road, PO11 9BL 02392 460047

HAZLEMERE

21 Park Parade Centre, HP15 7AA 01494 717347

HIGH WYCOMBE

110 Dashwood Avenue, HP12 3EB 01494 451292

HOVE

38 Blatchington Road, BN3 3YH 01273 771332

ISLE OF WIGHT - EAST COWES

8-10 Ferry Road, PO32 6RA 01983 291263

ISLE OF WIGHT - FRESHWATER

The Avenue, PO40 9UU 01983 756503

ISLE OF WIGHT - LAKE

1 The Fairway, Sandown, PO36 9EE 01983 403832

ISLE OF WIGHT - NEWPORT

61 Upper St James Street, PO30 1LQ 01983 537213

ISLE OF WIGHT - RYDE

45 St John's Road, PO33 2RN

ISLE OF WIGHT - SHANKLIN

76 Regent Street, PO37 7AP 01983 861196

LEIGH PARK

194-196 Dunsbury Way, PO9 5BQ 02392 484499

3 Lower Mead, Hillbrow Road, GU33 7RL 01730 895593

PEACEHAVEN

217 South Coast Road, BN10 8LA 01273 585818

PORTSMOUTH - COPNOR

65 Tangier Road, PO3 6JH 02392 698362

PORTSMOUTH - COSHAM

47 High Street, PO6 3AX 02392 383460

PORTSMOUTH - EASTNEY

131 Eastney Road, PO4 8DZ 02392 873218

PORTSMOUTH - FRATTON

157 Fratton Road, PO1 5ER 02392 863031

PORTSMOUTH - NORTH END

52 London Road, PO2 0LN 02392 662534

PORTSMOUTH - PAULSGROVE

181 Allaway Avenue, PO6 4HG 02392 372106

SHAFTESBURY

Greenacre House, Salisbury Road, SP7 8BS 01747 858968

SHOREHAM-BY-SEA

68 High Street, BN43 5DB 01273 464647

65 High Street, TN22 1AP 01825 764125

WARMINSTER

3 George Street, BA12 8QA 01985 220105

WATERLOOVILLE

320 London Road, PO7 7DU 02392 266105

3 Holly Court, Tring Road, HP22 6PE 01296 696224

WHITCHURCH

3 Winchester Street, RG28 7AH 01256 895914

1 Cornwall Buildings, London Road, PO7 5AB 02392 378472

Our partner funeral homes:

A MONGER

The Old Forge, Sherbourne, RG24 9LE 01256 851124

CAMBERLEY & DISTRICT

337 Yorktown Road, College Town, GU47 0QA 01276 33241

HINTON PARK

Wyndham Rd, Hinton, Christchurch, BH23 7EJ 01425 278910

HOWE & SON

Bear Hill, Kingsclere, Newbury, RG20 5QA 01635 298303

JB HALL

142 Finchampstead Road, Wokingham, RG41 2NU 01189 793623

J EDWARDS & SON

13 St Georges Walk, Waterlooville, PO7 7TU 02392 262194

LINES BANNISTER

69 High Street, Ascot, SL5 7HP 01344 620266

POOLE & WIMBORNE

Greenhill Road, Wimborne, BH21 2RG 01202 888887





