



The Family Funeral Service

Perfect Choice Prepayment Funeral

Application Form

Personal details

Office

Title (please tick) Mr Mrs Miss Ms Dr Other

Beneficiary's Surname

First Name(s)

Address

Postcode Telephone

Date of Birth Religion

Email

Occupation (or former)

Next of Kin or Executor

Address

Postcode Telephone

Email

Additional information

Should you have a preference for a particular Church, Cemetery or Crematorium, please indicate your wishes below.

Name of selected Churchyard, Cemetery or Crematorium

If burial selected, Grave & Grant numbers

Other Information
(e.g. if Church service requested - name of church, choice of hymns, readings etc).

Purchaser's details

If you are purchasing the plan for someone else and do not wish us to write to them please enter your address below, to which all future correspondence will be sent.

Name (Mr/Mrs/Miss)

Address

Postcode Telephone

Email

Your relationship to Beneficiary

Perfect Choice
Funeral Plans



A.W.Lymn Prepayment Office: Rose House, 389 Nuthall Road, Nottingham NG8 5DB.
Telephone 0800 092 0645 E-mail perfectchoice@lymn.co.uk Web www.lymn.co.uk

Perfect Choice Funeral Plans are managed and operated by NAFD Services Limited.
NAFD Services Ltd. Registered Office: 618 Warwick Road, Solihull, West Midlands B91 1AA. Company Number 02644860



The Family Funeral Service

For Office use only PCFP Plan Number
A.W.Lymn Plan Number

Please tick the **TWO** relevant boxes for your selected plan (one in column 1 or 2 and one in 3 or 4)

	1 NO Third Party Contribution	2 WITH Third Party Contribution	3 Plan for Cremation	4 Plan for Burial
The Bespoke Funeral Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Regular Funeral Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Premier Funeral Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Basic Cremation Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	N/A

Pricing calculations

Plan price with no 'Third Party' contribution but including Management Charge of £95.00

£	<input type="text"/>	<input type="checkbox"/> A
---	----------------------	----------------------------

Additional Services provided by **A.W.Lymn The Family Funeral Service**

Please list and give full description below

1	Charge for burial or church services if applicable on Regular Plan – £65	£	<input type="text"/>	<input type="checkbox"/>
2		£	<input type="text"/>	<input type="checkbox"/>
3		£	<input type="text"/>	<input type="checkbox"/>
4		£	<input type="text"/>	<input type="checkbox"/>
5		£	<input type="text"/>	<input type="checkbox"/>
6		£	<input type="text"/>	<input type="checkbox"/>
7		£	<input type="text"/>	<input type="checkbox"/>
Total of additional services		£	<input type="text"/>	<input type="checkbox"/> B
Total price with no 'Third Party' contribution		A+B	£	<input type="checkbox"/> C
Contribution to 'Third Party Charges'			£	<input type="checkbox"/> D
Total price with 'Third Party' contribution		C+D	£	<input type="checkbox"/> E

Please tick the applicable section below and sign the declaration of understanding

I confirm that I wish to purchase the funeral plan detailed above and I accept the company's current standard terms and conditions a copy of which has been supplied to me (printed on the rear of the Plan Prices document) and which shall apply to and govern the agreement between me and the company. The services provided will relate to the Funeral Plan indicated above and an agreement detailing the funeral services to be provided will be issued by the company to confirm this.

For the avoidance of doubt I also confirm that I fully understand that I have purchased a prepayment plan with (tick either 1 or 2 below)

- 1** No contribution to Third Party Charges (disbursements) and that these will all be payable by the funeral arranger at the date of funeral.
- 2** A contribution to the Third Party Charges (disbursements) and that this amount will rise by the increases in the All Prices Retail Price Index until the date of death of the plan holder. At the funeral date the amount accrued will be offset against the actual Third Party costs and any shortfall will be charged to the deceased's estate and any surplus will be rebated to that estate or set against other costs at the discretion of the family. I also acknowledge that if the plan is cancelled only the original amount paid will be returned.

Signed as accepted and understood

In my capacity as beneficiary or purchaser

Date signed

Please make all cheques payable to **Perfect Choice Funeral Plans**



The Family Funeral Service

Plan Prices (to 31st December 2010)

For 'Bespoke Plan' prices, costs of additional services, burial prices or to include other 'Third Party Charges' please speak to your local funeral director or telephone the A.W.Lymn Prepayment helpline on **0800 092 0645**

Funeral Directors Services	The Premier Funeral Plan	The Regular Funeral Plan	The Basic Cremation Plan
Where can the funeral be arranged? Can the arrangements be out of office hours?	At local address or office Yes at any time	At local address or office Yes at additional cost	At office only Not available in this plan
Where can the removal be from? Can the removal be out of office hours?	From England or Wales Yes at any time	From local address Yes at any time	From local address Yes at additional cost
What design is the coffin? What finish is the coffin? Can I select a different coffin?	Quality Mahogany effect Yes with price adjust	Plain sided Oak effect Yes with price adjust	Most basic Any and may be cardboard Yes at additional cost
How long will you look after the deceased?	Up to 20 days	Up to 15 days	Up to 7 days
What sort of gown is provided? Can the deceased be dressed in own clothing?	Selection of high quality Yes if requested	Coloured or white gown Yes if requested	Plain closing gown Yes at additional cost
Where can the deceased be viewed? When can the deceased be viewed?	In chapel or at home During office hours	In chapel During office hours	Viewing not included Viewing not included
How is the date and time of the funeral chosen?	In liaison with family	In liaison with family	By A.W.Lymn
What type of hearse is provided? Can I have horse drawn or other hearse?	Coach Built Yes with price adjust	Coach Built Yes with price adjust	Closed hearse Yes at additional cost
How many Limousines are provided? How many mourners do these carry?	Two limousines Up to twelve	One limousine Up to six	No limousines None
Can the funeral cortege go via a local address?	Yes if requested	Yes if requested	No it goes to crematorium
Does A.W.Lymn provide the bearers? Can additional bearers be requested?	Yes as required Yes included if required	Yes up to four Yes at additional cost	Yes two and move on wheels Yes at additional cost
Where does the funeral ceremony take place? Can the ceremony be in church or another place?	Cemetery or crematorium Yes included if requested	Crematorium chapel Yes at additional cost	Crematorium chapel Not available in this plan
Can I select a burial rather than a cremation?	Yes included if required	Yes at additional cost	Not available in this plan

The above services are supplied by A.W.Lymn The Family Funeral Service and once a plan is fully paid they will be provided by the Company at no extra cost to your estate irrespective of the normal price at the funeral date.

Management Charge	£95.00	£95.00	£95.00
-------------------	--------	--------	--------

The Management Charge is included in every plan. This is the cost of administering the plan and is not refunded if the plan is cancelled after the fourteen day cooling off period.

Price with no 'Third Party' contribution	£2,249.00	£1,999.00	£1,749.00
Contribution to Third Party	£800.00	£750.00	£700.00

The Third Party Charges (disbursements) are levied by others such as Cemeteries, Crematoria, Doctors, Ministers etc. A.W.Lymn The Family Funeral Service has no control over these and they have historically risen ahead of the rate of inflation. Therefore they are not included in the funeral pre-payment plans. Clients may protect their families from an element of these by paying an additional amount as a contribution towards them. Any contribution will be paid into the fund and its value will rise in line with the level of inflation calculated by reference to "The All Prices Retail Price Index". The final value of such a contribution will be paid to A.W.Lymn The Family Funeral Service at the time of death to be used towards these additional costs. If the actual charges differ from this figure (including the inflation indexing) then the difference will be due from or payable to the plan holder's estate. If you decide to make a contribution we recommend as a minimum one of the following options.

Option 1 – If you have selected a plan involving a cremation then the contribution should be towards the fees charged by the Crematorium, two Doctors, and the Minister, including travelling expenses. Our recommended minimum contribution in these circumstances is shown on the "Plan Price" document.

Option 2 – If you have selected a plan with additional services or involving a burial then you should speak to any of our funeral directors who will be happy to give you advice about the current costs of other Third Party Charges and the amount they would recommend that you include as a minimum contribution towards these.

Price with 'Third Party' contribution	£3,049.00	£2,749.00	£2,449.00
---------------------------------------	-----------	-----------	-----------

Perfect Choice Funeral Plans



A.W.Lymn Prepayment Office: Rose House, 389 Nuthall Road, Nottingham NG8 5DB.
Telephone 0800 092 0645 E-mail perfectchoice@lymn.co.uk Web www.lymn.co.uk

Perfect Choice Funeral Plans are managed and operated by NAFD Services Limited.
NAFD Services Ltd. Registered Office: 618 Warwick Road, Solihull, West Midlands B91 1AA. Company Number 02644860



The Family Funeral Service

Pre-payment scheme – standard terms and conditions for A.W.Lymn Perfect Choice Plan holders

1. General

- 1.1 The Perfect Choice Funeral Plan (the Plan) is operated by NAFD Services Ltd (the Company) which has been formed by the National Association of Funeral Directors of the United Kingdom (NAFD). The object of the Plan is to provide a mechanism by which individuals may arrange and pay for a funeral before death occurs.
- 1.2 Applications to purchase a plan may be made only through a funeral directing firm that is a member of NAFD and an Accredited Representative of the Company.
- 1.3 These Terms and Conditions are subject to English Law.

2. The Service

- 2.1 Any details provided in the Plan literature are designed to give a general description of the services and goods to be supplied. The Company will not be liable for any change in specification but goods and services will be of an equivalent quality and suitability.
- 2.2 The service will always be provided in accordance with the recognised best practice and to the highest standards in accordance with the Code of Practice of NAFD as applicable.

3. Securing a Perfect Choice Funeral Plan

- 3.1 Having selected the style and type of funeral and been informed of the cost of the service, a formal application is made by completing the Purchase Agreement and, through the funeral director, forwarding it together with the appropriate remittance to the Company.
- 3.2 Receipt of the formal Purchase Agreement and remittance implies that you acknowledge:
 - a) the information contained in the Purchase Agreement is correct
 - b) you accept these Terms and Conditions
 - c) you wish to be admitted as a Plan Holder.
- 3.3 If the Company accepts your Purchase Agreement (and it reserves the right not to do so) you will receive a Certificate of Entitlement, together with confirmation that you are a Perfect Choice Funeral Plan holder and a guarantee that the service will be carried out at no further cost (subject to the provisions of Clause 4.2 & 4.4).
- 3.4 Your Certificate of Entitlement provided under Clause 3.3 should be kept in a safe place as it will be required at the time of making the funeral arrangements.
- 3.5 Should your Certificate of Entitlement, or other relevant papers be lost, copies may be obtained from the Company, which reserves the right to make a charge for this service.

4. Exclusions

- 4.1 The Company will not be liable to arrange or pay for a funeral unless the Certificate of Entitlement is produced and the funeral is carried out by a funeral director as specified in Clause 5.
- 4.2 The Company will not be obliged to provide any items or services other than those forming part of your Purchase Agreement. Any additional services that may have been requested or required (for example, should you die abroad) will be charged to your personal representatives by the funeral director. In such cases the Company will carry out its obligations under the Plan so far as possible provided that your personal representatives have confirmed their liability for any additional expense.
- 4.3 Some of the services provided by a Perfect Choice Funeral Plan have to be provided by third parties (e.g. crematorium and cemetery authorities). While the Company will use all due care in the use of such services it cannot accept responsibility for any failure by such third parties to meet any particular standard.
- 4.4 The Perfect Choice Funeral Plan guarantees to cover a rise in the total cost of the amount paid toward third party costs in line with Retail Price Index (RPI). If, however, third party costs increase at a rate in excess of RPI then you or your representatives must pay the balance. Third party costs include all external payments, which are outside the control of the funeral director.

5. The Funeral

- 5.1 Your funeral will normally be carried out by the funeral director (arranging firm) that calculated the cost by reference to your place of residence when you submitted your Purchase Agreement.
- 5.2 If you change your place of residence you may nominate a different funeral directing firm to carry out the funeral provided it is also a member of NAFD and an Accredited Representative of the Company (the Company will provide you with a list of Accredited Representatives).
- 5.3 If a change in your place of residence or the nomination or engagement of an alternative funeral director by you or your personal representatives results in any increase in the cost of the funeral, your personal representatives will be liable for that additional expense in accordance with Clause 4.2
- 5.4 The Company may at any time substitute an alternative funeral director at no extra cost to you if the arranging firm or any nominated in its place cease to be a member of NAFD or is unable to provide the requisite service for any reason. Where no member firm exists the Company may, with your agreement or that of your personal representatives pay such funds existing in the Fund to a local funeral director so appointed to carry out that funeral. The Company shall not, in such circumstances, be responsible for any shortfall of costs that might arise.
- 5.5 You are required to notify the Company if you change your usual place of residence.

6. Perfect Choice Funeral Plan

- 6.1 Monies received by the Company for a Perfect Choice Funeral Plan will be used to purchase a Whole of Life Assurance Policy with Ecclesiastical Life Limited. The whole of life policy will be owned by the Company for the purpose of providing the funeral. The policy ensures that the funds will be available to pay the funeral director without further recourse to you or your personal representatives (subject to Clauses 4.2, 4.4 and 5.4).
- 6.2 The Perfect Choice Funeral Plan and the Ecclesiastical Whole of Life Assurance Policy together meet the requirements of Article 60(1)(b) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001.

7. Refunds

- 7.1 Following the period specified in Clause 10 below, refunds will be made following a written request made by the plan holder.
- 7.2 Should you die overseas and be repatriated to the UK the company will carry out its obligations under the Plan. Should you not be repatriated the Plan will be cancelled in accordance with clause 7.3.
- 7.3 Upon receiving a written request for a refund, A.W.Lymn will advise of the amount that can be refunded.

8. Miscellaneous

- 8.1 At present, in the United Kingdom, VAT (Value Added Tax) is not chargeable upon the provision of a funeral. Should additional VAT become payable the Company reserves the right to recover this cost from you or your personal representatives.
- 8.2 A Perfect Choice Funeral Plan is personal to you and is not transferable.
- 8.3 Any correspondence will be sent to whoever has been selected to receive it at the address shown on the Purchase Agreement, unless a change of address has been notified to the Company.

9. Complaints

- 9.1 Should there be any complaint regarding the quality of the service or the items supplied in connection with a Perfect Choice Funeral Plan, it should be referred in the first instance to the funeral director and a copy of the complaint should, at the same time, be forwarded to the Company.

10. Right to Cancel

- 10.1 You have the option within 14 days of signing the Purchase Agreement to cancel the Agreement by returning your copy together with your written notice that you wish to cancel. Your payment will be refunded in full. This does not affect any statutory rights applicable under English law.

A.W.Lymn Prepayment Office: Rose House, 389 Nuthall Road, Nottingham NG8 5DB.
Telephone 0800 092 0645 E-mail perfectchoice@lymn.co.uk Web www.lymn.co.uk

Perfect Choice Funeral Plans are managed and operated by NAFD Services Limited.
NAFD Services Ltd. Registered Office: 618 Warwick Road, Solihull, West Midlands B91 1AA. Company Number 02644860