

# A.W. LYMN

*The Family Funeral Service*

Funeral Pre-Payment Plans



*“Our family serving your family since 1907”*

*[www.lymn.co.uk](http://www.lymn.co.uk)*



# *“Our family serving your family since 1907”*



A.W. Lymn The Family Funeral Service, has been serving families in Nottingham, Derby and the surrounding districts since 1907 and remains under the control of the founder's great and great-great-grandchildren.

“We have an excellent reputation built on a considerate and personal service delivered by friendly and approachable staff at our network of local offices. I am sure that your choice of funeral director is just as important as your choice of funeral plan.

It is my long-held belief that families are better served by dealing with a local firm that has full knowledge of the local customs, knows the regulations at local cemeteries and crematoria and is familiar with the preferences of local ministers, churches and doctors, but at the same time is completely flexible and will accommodate any request no matter how unusual.

Before purchasing a funeral plan with A.W. Lymn I recommend that you talk directly with us: you can call personally at your local office, we can send a representative to your house (without any obligation or charge) or you can simply telephone for advice.

It is essential that you pre-arrange your funeral with someone that you can trust to ensure your personal requests are understood and recorded to be included in the funeral arrangements.

I am proud that our company is still wholly owned and managed by my family and that all our staff are fully trained and follow our family ethics. I trust that you will find them helpful and accommodating but should you experience any difficulty with any part of our service please feel free to contact me personally.”



Nigel Lymn Rose  
Chief Executive

Direct Dial: 0115 941 4101 – Ext 161

Mobile: 07770 411 221

Email: [nigel@lymn.co.uk](mailto:nigel@lymn.co.uk)



*George Frederick Rose*



*Sheila Lymn Rose*



*Penny Lymn Rose*



*Jackie Lymn Rose*



*Matthew Lymn Rose*



*Chlöe Lymn Rose*



*Ben J Percival*

# Planning ahead

More and more people throughout the UK are choosing to think ahead when it comes to arranging their own, or a family member's funeral. After all, what could be more sensible than planning for the inevitable?

There are many different reasons why people choose to take out a plan. Often it is because they are concerned about leaving their family with the worry of arranging a funeral at a time of deep distress. Not only is there the burden of cost to be considered, but, let's be honest, how many of us ever sit down with our close family and friends and discuss what we'd like to happen in the event of our death? Do they know whether you would prefer to be buried or cremated, whether you would like an elaborate or simple funeral? Wouldn't you prefer someone to know?

Another reason for opting for a plan is that you can pay today for exactly what you want. You can be assured that however far in the future the funeral actually takes place, the cost of the funeral director's services specified in the plan are covered in full. Any contribution you choose to make towards third party costs, such as doctors, clergy and crematorium fees, will change in line with the Consumer Price Index (CPI) and will contribute towards the final costs of these services.

Please refer to the Terms and Conditions for full details and our CPI Guarantee on page 7.



*One of our branch offices*



*Our Routemaster bus can be used as a hearse or for mourners*



*A dog tribute made out of flowers*



*Part of our modern funeral fleet*

# *Peace of mind for you and your family*

**We at A.W. Lymn The Family Funeral Service believe that our pre-planning service is the perfect choice for you and your family.**

Once you have purchased your plan your money will be managed and administered by Ecclesiastical Planning Services which is part of the Ecclesiastical Insurance Group, a specialist, UK-based Financial Services Group, which has been protecting people, property and funds since 1887.

Ecclesiastical Planning Services is registered with the Funeral Planning Authority (FPA) and adheres to its Code of Practice and high professional standards.

Every penny of the full value of the plan (excluding the Management Fee) is invested by Ecclesiastical Planning Services. When the time comes, the money is given to us to pay for your funeral and to provide, if selected, a contribution towards third party charges.

For extra peace of mind and maximum security A.W. Lymn The Family Funeral Service plan funds are invested by Ecclesiastical Planning Services and held in guaranteed whole of life

assurance policies with a life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). Funeral plans themselves are not regulated by the PRA or FCA but are regulated by the FPA.

A.W. Lymn The Family Funeral Service is a member of the National Association of Funeral Directors (NAFD) and conforms to its Code of Practice and gives its clients the protection of the Funeral Arbitration Scheme.

What's more A.W. Lymn The Family Funeral Service will give you the guarantee that the funeral arrangements requested in the plan will be carried out to the letter when the time comes. We also provide a CPI Guarantee in relation to any contribution to third party charges you may make. Please refer to the Terms and Conditions for full details and our CPI Guarantee on page 7.



*A modern double-ended spray*

# Selecting your funeral plan



*Our Rolls-Royce Phantom VI funeral fleet*

One of the major benefits of choosing an A. W. Lymn The Family Funeral Service Plan is that you can select or create a plan that exactly meets your requirements. We would always recommend that you discuss your requirements in detail with our funeral directors. We can then write a Tailored Funeral Plan that exactly meets your wishes.

We acknowledge that some clients prefer to pre-arrange their funeral without meeting a funeral director and in an attempt to accommodate their wishes we also offer three package plans: The Deluxe Funeral Plan, The Standard Funeral Plan and The Simple Cremation Plan, which can be purchased simply by completing and forwarding the forms contained in the rear of this brochure.

We strongly advise you to call our Freephone helpline 0800 092 0645 for assistance when completing the application form, or to discuss your individual requirements and to get a quotation, or preferably to arrange a free home visit to discuss your particular wishes and to draft and price a Tailored Funeral Plan specifically for you.



*Witton memorial stone*

## What our clients say...

We receive many letters from clients stating the advantage of using our family service. Some written comments have been:



*An interment of cremated remains*

*"Fantastic friendly and supportive service from the moment we made our first phone call. The staff were the perfect balance of sympathetic and professional. Our funeral director immediately put our whole family at ease... I cannot put into words how supported and comforted she made everyone feel. Saying goodbye... was very sad but it was done with the utmost respect, affection and dignity and we could not have been happier with the service. Thank you all so much."*

*"The professionalism, warmth, understanding and care we received from you, was just brilliant. We would not go to another funeral director. God bless you all."*

*"5 stars+ Thank you all for helping make a very distressing day for us all bearable. From everyone in the office to the gentlemen on the day and especially (our funeral director) we all felt looked after and cared for. Thank you."*

*"The staff at Lymn's were caring and professional from the first phone call to the time we collected my mother's remains. They showed great understanding and empathy with all our family. Special thanks go to (our funeral director) who guided us throughout this difficult time."*

# The four plans

## 1. The Tailored Funeral Plan

A plan tailored to meet your exact requirements. You can select the coffin or casket, type of presentation, horse drawn or motor hearse, number of passenger vehicles, place of service, burial or cremation, announcements in newspapers, flowers, memorials, printed service sheets, catering or any other aspect of your funeral wishes.

## 2. The Deluxe Funeral Plan

This plan includes all the facilities and services associated with a traditional funeral with a service in church followed by burial or cremation.

It includes the collection of the deceased from any address in England or Wales at any time, a quality mahogany effect coffin, viewing facilities, a coach built hearse and seating for up to 12 passengers, the cortege from the house to the church (if required) and on to the cemetery or crematorium.

## 3. The Standard Funeral Plan

This plan includes all the facilities and services associated with a traditional funeral with the full service taking place in the cemetery or crematorium chapel.

It includes the collection of the deceased from a local address at any time, a plain sided oak effect coffin, viewing facilities, a coach built hearse and seating for up to four passengers with the cortege from the house to the local cemetery or crematorium.

## 4. The Simple Cremation Plan

The simplest plan providing a very simple funeral with a basic coffin and a closed hearse directly from the funeral director's premises to the local crematorium.

Please note: this plan does not include any out of hours work, any viewing facilities, any passenger vehicles, any church service, the hearse does not go to the family home and the plan is only available for cremation.



*Single ended spray*



*An example of a bespoke coffin*



*Grey wool coffin*



# Plan specification

Funeral Directors Services	The Tailored Funeral Plan	The Deluxe Funeral Plan	The Standard Funeral Plan	The Simple Cremation Plan
Where can the funeral be arranged?	As selected	At local address or office	At local address or office	At office only
Can the arrangements be out of office hours?	As selected	Yes at any time	Yes at additional cost	Not available in this plan
Where can the deceased be collected from?	As selected	Mainland England or Wales	A 10 mile radius	A 10 mile radius
Can the above collection be out of office hours?	As selected	Yes at any time	Yes at any time	Yes at additional cost
What design is the coffin?	As selected	Quality	Plain sided	Most basic
What finish is the coffin?	As selected	Mahogany effect	Oak effect	Any and may be cardboard
Can I select a different coffin?	As selected	Yes with price adjustment	Yes with price adjustment	Yes at additional cost
How long will you look after the deceased?	As selected	Up to 20 days	Up to 15 days	Up to 7 days
What sort of gown is provided?	As selected	Selection of high quality	Coloured or white gown	Plain closing gown
Can the deceased be dressed in own clothing?	As selected	Yes if requested	Yes if requested	Yes at additional cost
Where can the deceased be viewed?	As selected	In chapel or at home	In chapel	Viewing not included
When can the deceased be viewed?	As selected	During office hours	During office hours	Viewing not included
How is the date and time of the funeral chosen?	As selected	In liaison with family	In liaison with family	By A.W. Lymn
What type of hearse is provided?	As selected	Coach built	Coach built	Closed hearse
Can I have a horse drawn or other hearse?	As selected	Yes with price adjustment	Yes with price adjustment	Yes at additional cost
Transport is included for how many mourners?	As selected	Up to twelve	Up to four	None
Can the funeral cortege go via a local address?	As selected	Yes if required	Yes if requested	No it goes to crematorium
Does A.W. Lymn provide the bearers?	As selected	Yes if required	Yes up to four	Yes two and wheeled bier
Can additional bearers be requested?	As selected	Yes included if requested	Yes at additional cost	Yes at additional cost
Where does the funeral ceremony take place?	As selected	Cemetery or crematorium	Crematorium chapel	Crematorium chapel
Can the ceremony be in church or another place?	As selected	Yes included if requested	Yes at additional cost	Not available in this plan
Can I select burial rather than cremation?	As selected	Yes included if requested	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 at no extra cost.

Management Fee	Included	Included	Included	Included
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The Management Fee is included in every plan. This is the cost of administering the plan and is not refunded if the plan is cancelled after 30 days.

Third Party Charges	None included	None included see below	None included see below	None included see below
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Third party charges (also known as 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 plans.

Clients may choose to 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 used towards the funeral at the time of need.

### The A.W. Lymn The Family Funeral Service CPI Guarantee

If you wish to make a contribution to third party charges, A.W. Lymn The Family Funeral Service will guarantee that any such third party contribution will change in line with movements in the Consumer Price Index (CPI) and will be made available to the estate to use towards the third party charges. This guarantee is provided and funded by A.W. Lymn The Family Funeral Service.

- If the actual third party charges at the time of death are higher than the contribution plus CPI change, then your next of kin/executor will be required to pay any shortfall, together with any additional services and items that were not pre-arranged.
- If the third party charges are less than the contribution plus CPI change, the excess amount will be refunded to your estate or may be used by the funeral arranger to provide additional services if requested at the time of need.

Please refer to the Terms and Conditions for full details.

# Making a contribution to third party charges

The decision as to whether to include a contribution towards third party charges is entirely yours.

If you decide to make a contribution to third party charges we suggest the following:

- For set plans involving a cremation, we provide a suggested minimum contribution.
- For a burial or tailored plan, please speak to our funeral directors who will be happy to guide you.

Our funeral directors are available at any time to provide assistance on this aspect of the plan.

## How does it all work?

It really is very straightforward. Once you have decided to purchase an A.W. Lymn The Family Funeral Service Plan, we will be happy to take you through all the different options and agree a pre-payment price for your particular plan.

Unlike some plans, A.W. Lymn The Family Funeral Service via Ecclesiastical Planning Services guarantee that 100% of your pre-payment sum (excluding the Management Fee) is invested in a whole of life assurance policy. When the time comes for your funeral to take place, we simply require documentary evidence of death. We will forward this, together with our documents, to Ecclesiastical Planning Services who will then release the monies to pay for your funeral. This means that your funeral will be delivered as arranged by A.W. Lymn The Family Funeral Service and the funds will be released promptly.

The plan is guaranteed to cover the funeral director's costs specified in the plan paperwork. Any money you may have paid towards the costs of third party charges will also be released to A.W. Lymn The Family Funeral Service. These payments are for use towards the third party charges such as doctors, clergy, cemetery, crematorium fees, etc. A.W. Lymn The Family Funeral Service guarantees that these contributions will reflect movements in the Consumer Price Index (CPI). Please refer to the Terms and Conditions for full details and our CPI Guarantee on page 7.



*Our first motor hearse*



*A homing dove being released*



*Triumph with sidecar hearse finished in black*

# Some questions & answers

Our experience has shown us that there are certain questions which most of our planholders ask before they take out their plan. To help you reach a decision about whether an A.W. Lymn The Family Funeral Service Plan is the right choice for you, here is a cross section of answers to the most frequently asked questions...

## Why should I consider an A.W. Lymn The Family Funeral Service Plan?

Since 1907 we have been owned by the same family and remain committed to providing personalised funerals incorporating individual wishes no matter how unusual, whilst at the same time ensuring that the clients' funds are held in complete safety.

## Is my money safe?

This is probably the single most important question anyone should ask when making any financial commitments to purchase a plan.

Under Government rules pre-paid funeral monies can be held in trust or in a life insurance plan. The regulations for life insurance companies are much stricter than the regulations covering the administration of trust funds.

As such, we believe the safest place for your money is with a reputable insurance company and this is what our plans offer.

The entire pre-payment amount (excluding the Management Fee) is held securely in a whole of life assurance policy and ring fenced to pay for your funeral. A.W. Lymn The Family Funeral Service Plan funds are only held in whole of life assurance policies with fully-regulated, UK-based life assurance companies for total peace of mind.

## Will there be any "outstanding balance" to pay?

In taking out an A.W. Lymn The Family Funeral Service Plan you have already decided what you require and agreed the price for the funeral director's costs. Providing that you do not change your home address or requirements and the price of the plan has been paid in full, in accordance with the signed application form, this element of your plan is guaranteed to be covered.

A.W. Lymn The Family Funeral Service will ask your next of kin/executor to pay any shortfall in the third party charges not covered by any contribution originally paid and that contribution's change in value in line with the Consumer Price Index (CPI).

If your family request additional services and items not included in the plan then charges for these will be payable at the time at the prevailing prices.

**What happens if A.W. Lymn The Family Funeral Service sells the business or the business ceases to operate?**

The principle behind our plan is that you, the client, buys the plan through us and as such any plans would form part of the contract of sale in the unlikely event that the business were sold. Therefore, if this happened the new owner would be legally responsible for servicing the plan. However, if you were to decide you do not wish the new owners of the business to provide your funeral, you could request a refund of your original pre-payment monies, (less the Management Fee), or approach Ecclesiastical Planning Services to try to appoint an alternative funeral director, however there may be more to pay to if local prices are different.

If A.W. Lymn The Family Funeral Service ceases to trade, then the money for your funeral remains safely in the whole of life assurance policy. This can then only be released on your death to either pay another funeral firm as a contribution towards your funeral or to refund your original pre-payment monies, (less the Management Fee), in the form of a cheque payable to your estate. Anything not covered by the plan value at the time of death would need to be paid by your personal representatives.

**What if I go to live with one of my children 150 miles away?**

It is vitally important that you advise A.W. Lymn The Family Funeral Service, in writing, of any change of address. If such a change involves you leaving the area in which you reside and moving some distance, then you may need to consider your options. It may be that you would wish us to locate an accredited funeral director in the area to which you are re-locating. This may result in additional costs, as the charges for the various services in the new area may be greater.

It may be that, whilst you have moved away, you would still wish your funeral to take place as originally arranged, and carried out by A.W. Lymn The Family Funeral Service. In this event, you can add the cost of the required additions to your plan in consultation with us. In the event that you decide that you would like to cancel the plan, you can apply to A.W. Lymn The Family Funeral Service to approach Ecclesiastical Planning Services requesting the return of your original pre-payment monies, (less the Management Fee).

**Terms and Conditions**

Please take the time to read the full Terms and Conditions relating to the A.W. Lymn The Family Funeral Service Plan that accompany this brochure.



*A white hearse and pair of grey horses*



*Our closed hearse finished in silver*



*One of our range of classic hearses*



## The Family Funeral Service

"Our family serving your family since 1907"

[www.lymn.co.uk](http://www.lymn.co.uk)

Founded in 1907 by Arthur William Lymn and his son Harold. Managed and developed in the twentieth century by the third generation, George and Sheila Rose and Douglas Lymn and still entirely owned and managed by the fourth and fifth generation, Nigel, Penny, Jackie and Matthew Lymn Rose. The family consistently set the standards others have tried to follow and their service is now considered to be the benchmark for a quality funeral service, at an affordable price.

For help and advice please contact our specialist pre-payment helpline or alternatively contact one of our local offices below.

Pre-payment helpline: **0800 092 0645** [funeralplans@lymn.co.uk](mailto:funeralplans@lymn.co.uk)



### THE CARLING FUNERAL SERVICE

(formerly Ilkeston Co-op Funeral Service)

In October 2003 the board of Ilkeston Co-op decided to concentrate on other aspects of their business and to sell their funeral division to A.W. Lymn The Family Funeral Service. We have continued to operate their existing funeral homes, to employ the same staff and to honour all their commitments including their pre-payment plans and funeral vouchers.



### THE FUNERAL PLANNING AUTHORITY (FPA)

Created to monitor adherence to the new regulations introduced by the Government through the Financial Services Authority in January 2002. In effect the FPA monitors and regulates the pre-paid funeral market and ensures that clients' monies are held securely.



### SELECTED INDEPENDENT FUNERAL HOME

An international organisation, whose members are only selected by invitation. They have to conform to extremely high standard and membership is restricted to one firm in any area. A.W. Lymn The Family Funeral Service is the only member in the Nottingham, Derby and district area.



### NATIONAL ASSOCIATION OF FUNERAL DIRECTORS

Founded in 1905, as an organization to represent the interests of both the bereaved and the funeral directors throughout the Country. They continue to monitor the standards of both the facilities and the services provided by their members. Nigel Lymn Rose was its National President during its centenary year.



### THE FUNERAL ARBITRATION SCHEME

Provided for the benefit of clients of NAFD members. In the event of any problems with the provision of the funeral service by a member, clients have access to this affordable arbitration scheme, which offers unbiased resolution of any complaints.



The Family Funeral Service

#### Head Office

Robin Hood House,  
Robin Hood Sreet,  
NG3 1GF

Tel: 0115 950 5875

Fax: 0115 958 6615

[nottingham@lymn.co.uk](mailto:nottingham@lymn.co.uk)

#### Arnold

St. Albans House  
32 High Street  
NG5 7DZ  
Tel: 0115 967 6777

#### Aspley

Rose House  
389 Nuthall Road  
NG8 5DB  
Tel: 0115 919 0011

#### Beeston

Trent House  
106 Station Road  
NG9 2AY  
Tel: 0115 922 0433

#### Bingham

"Bingham & District"  
17 Long Acre  
NG13 8AF  
Tel: 01949 837 211

#### Bulwell

Middleton House  
130 Main Street  
NG6 8ET  
Tel: 0115 979 4944

#### Carlton

"G. Harrod"  
9 Church Street  
NG4 1BJ  
Tel: 0115 961 6180

#### Clifton

Chaworth House  
24 Varney Road  
NG11 8EX  
Tel: 0115 945 6232

#### Cotmanhay

Bennerley House  
113 Cotmanhay Road  
DE7 8NG  
Tel: 0115 930 1639

#### Derby

Derwent House  
9 Becket Street  
DE1 1HT  
Tel: 01332 348 800

#### Hucknall

St. James House  
53 Portland Road  
NG15 7SL  
Tel: 0115 968 0737

#### Ilkeston

Park House  
1 Park Road  
DE7 5DA  
Tel: 0115 944 4121

#### Long Eaton

West Park House  
33 Lime Grove  
NG10 4LD  
Tel: 0115 946 3093

#### Mansfield

Standard House  
12 Chesterfield Road South  
NG19 7AD  
Tel: 01623 622 116

#### Mansfield Woodhouse

The Old Farm  
2 Welbeck Road  
NG19 9JZ  
Tel: 01623 623 765

#### Ollerton

Manvers House  
5 Sherwood Drive  
NG22 9PP  
Tel: 01623 860 045

#### Osmaston Park

Wentworth House  
337 Osmaston Park Road  
DE24 8DA  
Tel: 01332 733 321

#### Radcliffe on Trent

"Radcliffe & District"  
59 Main Road  
NG12 2BJ  
Tel: 0115 933 2257

#### Ruddington

"Albert Oliver & Sons"  
45 Easthorpe Street  
NG11 6LB  
Tel: 0115 921 1075

#### Shirebrook

"Shirebrook Funeral Service"  
32-34 Patchwork Row  
NG20 8AL  
Tel: 01623 742 813

#### Spondon

Barton House  
31 Chapel Side  
DE21 7JQ  
Tel: 01332 544 666

#### Stapleford

Parker House  
25 Church Street  
NG9 8GA  
Tel: 0115 949 9211

#### Sutton-in-Ashfield

Station House  
82 Station Road  
NG17 5HB  
Tel: 01623 980 080

#### West Bridgford

Rutland House  
128 Melton Road  
NG2 6EP  
Tel: 0115 969 6006

#### Wollaton

Deer Park House  
359 Wollaton Road  
NG8 1FQ  
Tel: 0115 928 4366

## Plan Prices (to 31st December 2018)

For information on tailored, joint, instalment or burial plans or for costs of additional services and third party costs, please call us on **0800 092 0645**.

Funeral Directors Services	The Deluxe Funeral Plan	The Standard Funeral Plan	The Simple Cremation Plan
Where can the funeral be arranged?	At local address or office	At local address or office	At office only
Can the arrangements be out of hours?	Yes at any time	Yes at additional cost	Not available in this plan
Where can the deceased be collected from?	Mainland England or Wales	A 10 mile radius	A 10 mile radius
Can the above collection be out of office hours?	Yes at any time	Yes at any time	Yes at additional cost
What design is the coffin?	Quality	Plain sided	Most basic
What finish is the coffin?	Mahogany effect	Oak effect	Any and may be cardboard
Can I select a different coffin?	Yes with price adjustment	Yes with price adjustment	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?	Selection of high quality	Coloured or white gown	Plain closing gown
Can the deceased be dressed in own clothing?	Yes if requested	Yes if requested	Yes at additional cost
Where can the deceased be viewed?	In chapel or at home	In chapel	Viewing not included
When can the deceased be viewed?	During office hours	During office hours	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?	Coach built	Coach built	Closed hearse
Can I have a horse drawn or other hearse?	Yes with price adjustment	Yes with price adjustment	Yes at additional cost
Transport is included for how many mourners?	Up to twelve	Up to four	None
Can the funeral cortège go via a local address?	Yes if requested	Yes if requested	No it goes to crematorium
Does A.W. Lymn provide the bearers?	Yes if required	Yes up to four	Yes two and wheeled bier
Can additional bearers be requested?	Yes included if required	Yes at additional cost	Yes at additional cost
Where does the funeral ceremony take place?	Cemetery or crematorium	Crematorium chapel	Crematorium chapel
Can the ceremony be in church or another place?	Yes included if requested	Yes at additional cost	Not available in this plan
Can I select burial rather than cremation?	Yes included if requested	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 at no extra cost.

<b>Management Fee</b>	<b>£160.00</b>	<b>£160.00</b>	<b>£160.00</b>
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The Management Fee is included in every plan. This is the cost of administering the plan and is not refunded if the plan is cancelled after the 30 days.

<b>Price with no third party contribution</b>	<b>£3,499.00</b>	<b>£2,999.00</b>	<b>£2,449.00</b>
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Third party charges (also known as 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 plans.

Clients may choose to 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 used towards the funeral at the time of need.

#### The A.W. Lymn The Family Funeral Service CPI Guarantee

If you wish to make a contribution to third party charges, A.W. Lymn The Family Funeral Service will guarantee that any such third party contribution will change in line with movements in the Consumer Price Index (CPI) and will be made available to the estate to use towards the third party charges. This guarantee is provided and funded by A.W. Lymn The Family Funeral Service.

- If the actual third party charges at the time of death are higher than the contribution plus CPI change, then your next of kin/executor will be required to pay any shortfall, together with any additional services and items that were not pre-arranged.
- If the third party charges are less than the contribution plus CPI change, the excess amount will be refunded to your estate or may be used by the funeral arranger to provide additional services if requested at the time of need.

Please refer to the Terms and Conditions for full details.

<b>Suggested third party contribution</b>	<b>£1,000.00</b>	<b>£1,000.00</b>	<b>£1,000.00</b>
<b>Price with third party contribution</b>	<b>£4,499.00</b>	<b>£3,999.00</b>	<b>£3,449.00</b>



## The Family Funeral Service

St. James House, 53 Portland Road, Hucknall, Nottingham NG15 7SL. Tel: 0800 092 0645 funeralplans@lymn.co.uk

# Plan Application Form

OFFICE

For an A.W. Lymn The Family Funeral Service Plan provided by Ecclesiastical Planning Services  
Please complete this form clearly in black ink and in BLOCK CAPITALS

### Personal details

Please tick:  Mr  Mrs  Miss  Ms  Dr  Title if other

Beneficiary's surname	
First name(s):	
Address:	
	Postcode:
Telephone:	Occupation:
Date of birth:	Religion (if applicable):
Email:	
Next of kin/executor's full name:	
Address:	
	Postcode:
Telephone:	State of relationship and/or executor:
Email:	

**Joint plan** (tick if required)  Name of second plan holder: \_\_\_\_\_ Date of birth: \_\_\_\_\_

**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 and 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 details below, to which all future correspondence will be sent.

Purchaser's full name:	
Address:	
	Postcode
Telephone:	State of relationship and/or executor:
Email:	

FOR OFFICE USE ONLY  
EPS Plan No.

A.W. Lymn Plan No.

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 Tailored Funeral Plan				
The Deluxe Funeral Plan				
The Standard Funeral Plan				
The Simple Cremation Plan				N/A

**Pricing calculations**

Plan price with no third party contribution but including Management Fee of £160.00	£	A
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Additional services provided by A.W. Lymn The Family Funeral Service. Please list and give a full description below:

1. Charge for burial or church services if applicable on standard plan - £100.00	£		
2.	£		
3.	£		
4.	£		
<b>TOTAL OF ADDITIONAL SERVICES</b>	£	£	B
<b>TOTAL PRICE with NO third party contribution</b>		A + B	£ C
<b>Contribution to third party charges</b>		£	D
<b>TOTAL PRICE with third party contribution</b>		C + D	£ E

Please make all cheques payable to 'Ecclesiastical Planning Services'.

**DECLARATION**

Please read the A.W. Lymn The Family Funeral Service Terms and Conditions and let us know if you have any queries. Please sign below to confirm you have read, understood and accept the Terms and Conditions and that the details on this Application Form are correct. For the avoidance of doubt, please tick either option 1 or 2 below:

- 1. I understand the plan I am purchasing **does not include any contribution to third party charges** and these will be charged to my estate at the time of the funeral at the prevailing prices. I understand that if the plan is cancelled, any monies paid less the Management Fee will be returned.
- 2. I understand the plan I am purchasing **includes a contribution to third party charges**. However, if third party charges at the time of death are higher than the contribution plus changes in CPI, my estate will be required to pay any shortfall. If the third party charges are less than the contribution plus changes in CPI, the excess amount will be refunded to my estate. I understand if the plan is cancelled, any monies paid less the Management Fee will be returned.

**Data Protection - Ecclesiastical Planning Services (as the data controller) will always act responsibly with your data. We will process your personal data, which may include 'special category data' such as religion, in accordance with the applicable data protection law and on the legal basis that is necessary to set-up, administer and carry out your funeral plan, and for business management purposes. We will also share your data with the whole of life assurance policy provider to which your plan is linked, administrative functions within the Ecclesiastical Group and A.W. Lymn in order that they can carry out the plan when the time comes. If data processing takes place outside the European Economic Area, we will make suitable arrangements for your personal information to be protected. You can withdraw your consent to us holding your data but this may mean we are unable to carry out your funeral plan. For further information on how we manage data responsibly, please refer to our Privacy Policy at [www.funeralplans.co.uk/ecclesiastical-privacy-policy](http://www.funeralplans.co.uk/ecclesiastical-privacy-policy) or contact our Data Protection Officer at the address at the bottom of this form or on 0345 607 3274.**

- Please tick to confirm that you give your consent for us to hold and process 'special category data'.
- If you have provided personal data of others, for example for a beneficiary, next of kin or executor, please tick to confirm that you have their consent for us to hold and process their personal data on this application form.

Signed: ..... Date: .....



## Plan Terms and Conditions

For an A.W. Lymn The Family Funeral Service Plan provided by Ecclesiastical Planning Services

### 1. General

Ecclesiastical Planning Services Limited operate the A.W. Lymn The Family Funeral Service Plan that allows you to arrange and make financial provision for your own or another's funeral before death occurs. These Terms and Conditions apply to the Plan and form a binding contract between you and us along with the Application Form.

#### **In these Terms and Conditions:**

'us', 'we' or 'our' means Ecclesiastical Planning Services Limited;  
'the Plan' is the A.W. Lymn The Family Funeral Service Plan;  
'A.W. Lymn' is A.W. Lymn The Family Funeral Service Limited;  
'Application Form' is the form you complete when applying for the Plan;  
'Charges' means the charges for the Plan agreed to by you on signature of your Application Form;  
'Management Fee' means the amount specified as such on the Application Form;  
'Plan Value' is the value of the funds held in the Plan;  
'CPI Guarantee' refers to the CPI Guarantee offered by A.W. Lymn and detailed below;  
'CPI' is the Consumer Prices Index as produced by the Office for National Statistics;  
'you' or 'your' is the holder and/or beneficiary of the Plan or your personal representative (as applicable).

### 2. Taking out the Plan

- 2.1 You choose the style, cost and type of funeral required and apply for the Plan by completing and sending the Application Form to A.W. Lymn with payment of the Charges.
- 2.2 By sending an Application Form and payment of the Charges, you confirm that the information in the Application Form is correct, you accept these Terms and Conditions and that you wish to enter into a binding contract with us to provide you with the Plan.
- 2.3 If we accept your application (and we reserve the right not to) A.W. Lymn will send you a Certificate of Entitlement confirming the Plan. Our acceptance of your Application Form forms the binding contract between you and us.
- 2.4 Keep your Certificate of Entitlement in a safe place as it will be needed when making funeral arrangements. We recommend that you let your next of kin know where you keep your Certificate of Entitlement.

- 2.5 If you lose your Certificate of Entitlement, or other relevant papers, you can obtain copies from A.W. Lymn, however there may be a charge for replacements.

### 3. The Plan

- 3.1 A.W. Lymn will provide the items and services set out in your Application Form and any accompanying Plan details subject to the provisions in these Terms and Conditions. Any upgrades or extra services that you ask for or need (for example, if you die abroad) will be charged to your personal representatives by A.W. Lymn. In such cases A.W. Lymn will carry out its obligations under the Plan as far as possible as long as your personal representatives have confirmed their liability for any extra expense.
- 3.2 The CPI Guarantee - A.W. Lymn guarantee that any third party contribution made will move in line with movements in the CPI and will be made available to the estate to use towards the third party costs. The movement in value will be calculated by reference to the CPI for the month in which we receive payment of any third party contribution and the latest CPI published and available on the date of death of the beneficiary. If the actual third party charges at the time of death are higher than the contribution adjusted for CPI then your next of kin/executor will be required to pay any shortfall, together with any additional services and items that were not pre-arranged. If the third party charges are less than the contribution plus CPI growth, the excess amount will be refunded to your estate. This CPI Guarantee is provided and funded by A.W. Lymn.
- 3.3 If the Plan does not include an allowance towards third party charges these must be paid in full at the rate prevailing when the funeral is carried out.
- 3.4 If you die overseas and are repatriated to the UK, A.W. Lymn will carry out its obligations under the Plan. If you are not repatriated the Plan will be cancelled and you will be refunded as if you had cancelled under Clause 7.2.
- 3.5 You can make changes to the Plan at any time after full payment has been made. You may need to pay more if you upgrade the Plan or include extra products or services. A.W. Lymn will tell you of any extra costs.
- 3.6 We will not be liable to arrange or pay for any funeral unless the Certificate of Entitlement is produced and the funeral is carried out by A.W. Lymn as specified in Clause 4.

#### **4. The funeral director**

- 4.1 The funeral director appointed when you submitted your Application Form, in this case A.W. Lymn, will normally conduct your funeral.
- 4.2 If you move to a different area, A.W. Lymn will help you find an alternative funeral director to conduct the funeral. You may be required to pay an additional sum when local costs are more expensive in the area you have moved to.
- 4.3 We will also help you find an alternative funeral director to conduct the funeral should A.W. Lymn cease to trade before your funeral has been conducted. In such cases we will try to appoint another funeral director without asking for an additional payment from you although we cannot guarantee this.
- 4.4 With reference to Clauses 4.2 and 4.3, if an alternative funeral director cannot be appointed we will pay the Plan Value at the time of death to a funeral director that is chosen by you or your personal representatives and the CPI Guarantee will not apply. In this case the funeral director may request an additional payment from you or your personal representatives.

#### **5. The service**

- 5.1 Any details provided in the Plan literature are designed to give a general description of the services and goods to be supplied. Neither we nor A.W. Lymn will be liable for any change in specification but goods and services will be of an equivalent quality and suitability.
- 5.2 A.W. Lymn will carry out the funeral in line with recognised best practice and to the highest standards in accordance with the Code of Practice of the National Association of Funeral Directors as applicable.
- 5.3 Third parties will provide some of the services detailed in the Plan (e.g. a crematorium). While we (via A.W. Lymn) will use all due care in the use of such services we cannot accept responsibility for any failure by such third parties to meet any particular standard.

#### **6. Plan funds**

- 6.1 The Charges (other than the Management Fee) will be used to buy a whole of life assurance policy. The whole of life assurance policy will be owned by us for the purpose of providing the funeral. The Plan ensures that the funds will be available to pay the funeral director without further recourse to you or your personal representatives (subject to the provision of these Terms and Conditions). We will effect the whole of life assurance policy with a life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority.
- 6.2 By holding the funds in a whole of life assurance policy the Plan meets the requirements of Article 60(1) (a) of the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001.

#### **7. Right to cancel and refunds**

- 7.1 You may cancel the Plan within 30 calendar days of signing the Application Form. A.W. Lymn will arrange to refund all payments made in full. This does not affect any applicable statutory consumer rights.
- 7.2 If you cancel the Plan after 30 days, the amount of refund payable will be all payments made by you to us less the Management Fee as specified in your Application Form. Plan cancellations are at the discretion of A.W. Lymn.
- 7.3 Once a Plan is cancelled, we and A.W. Lymn will have no liability under these Terms and Conditions.
- 7.4 You may only cancel your Plan by writing to A.W. Lymn.

#### **8. Other**

- 8.1 At present, in the United Kingdom, the costs of providing a funeral are not subject to Value Added Tax (VAT). If VAT becomes payable on funeral expenses we reserve the right to recover this cost from you or your personal representatives.
- 8.2 The Plan is personal to you and cannot be transferred.
- 8.3 Correspondence will be sent to whoever has been selected to receive it at the address shown on the Application Form, unless a change of address has been notified.
- 8.4 You must notify A.W. Lymn if you change your usual place of residence.
- 8.5 These Terms and Conditions are subject to English law and you and we submit to the exclusive jurisdiction of the Courts of England and Wales for the resolution of any dispute arising from them.
- 8.6 We reserve the right to change the Terms and Conditions from time to time, for example if VAT rules change. We will notify you of any changes that affect you.

#### **9. Complaints**

- 9.1 If you have any complaint regarding the quality of the service or the items supplied in connection with the Plan, you must contact A.W. Lymn and send a copy to us at the address below.
- 9.2 If you have a complaint about us, please write to us at Ecclesiastical Planning Services Ltd, Beaufort House, Brunswick Road, Gloucester GL1 1JZ and we will deal with the complaint under our written complaints procedure. If we cannot resolve your complaint you may then refer it to The Funeral Planning Authority by calling 0845 601 9619. We are a Registered Provider of Funeral Plans and comply with the Rules and Code of Practice of the Authority. [www.funeralplanningauthority.co.uk](http://www.funeralplanningauthority.co.uk)