

Is my money safe?

Your payment is made into the Open Prepaid Funerals Trust Fund where it is managed by a board of trustees and investment managers. The trust fund is a separate entity and independent from Open Prepaid Funerals Limited. The trust fund is invested in a wide range of options to target long term growth. It is subject to an annual actuarial report.

About Open

Open Prepaid Funerals Limited was formed in 2003 to provide a financially secure method of planning your funeral. It is partly owned by an independent funeral director who is also a trustee, this ensures the business focus remains on service and performance.

Open are a Registered Provider of the Funeral Planning Authority (FPA).

What happens if Open goes out of business?

The trustees of the Open Trust Fund would appoint and pay a company to administer at need funeral payments. If Open ceases to trade it has no effect on the value or security of your plan as the money you paid is held separately and disconnected from Open Prepaid Funerals Limited.

Contact Information

Open Prepaid Funerals Limited
67 Warwick Road
Solihull
West Midlands
B92 7HP
Telephone 0330 660 0072
enquiries@openprepaidfunerals.co.uk
www.openprepaidfunerals.co.uk

Other information

How to make a complaint: In the first instance call us and tell us how we can help you.

Applicable law: English law shall apply to this Agreement.

Where to find full T&Cs: Full terms and conditions are with the main Open brochure provided to you and online on our website.



Open by name, open by nature

Key Features Document

The purpose of our Key Features Document is to accompany the main Open brochure and the open website and help you make an informed decision about taking out an Open Funeral Plan. It'll answer the key questions but if you have any unanswered questions just get in touch using the contact information.



What Is An Open Prepaid Funeral Plan?

An Open prepayment plan offers a facility for you to pay for your funeral in advance of needing it and thereby securing the costs at today's price, you can rest assured that your funeral wishes will be fulfilled and that there will be no further payments in relation to the funeral director's own services.

What do the plans include?

The standard Open plans and their prices are shown in the main brochure and on our website. If you are taking a plan out directly through your funeral director then you may choose any of our plans, or the funeral director's own version of our plans or a bespoke plan made personally for you.

What don't the plans include?

Unless otherwise agreed with your funeral director and clearly stated in your plan Open plans don't include burial plots, obituary notices, flowers, removal

of pacemakers, out of hours collection or weekend services, repatriation costs or embalming.

Who can buy a funeral plan?

Anyone over the age of 18 can buy a funeral plan for themselves or someone else.

Can I personalise my plan?

The Open Plan is designed to be as personal to you as you wish; choose one of the standard plans and personalise that with your own preferences including readings, songs, hymns, flowers, donations to charity etc. or have a completely bespoke plan created between you and your funeral director.

Can I change my arrangements?

Yes you can, simply get in touch with your funeral director or directly with us and we'll help you make the changes you want. There are no charges for plan changes that don't carry a cost implication.

What are third party costs?

Third Party Costs, also known as Disbursements, are funeral related costs that the funeral director pays on your behalf for elements such as the crematorium cost, the doctor's fees when applicable, a minister or officiant to carry out the service, flowers, obituary notices and other external costs that may be required or included in the funeral. Unlike the funeral director's own services if you make a contribution towards these costs in your funeral plan they are not fully guaranteed to be covered and your family or estate may have to make an additional contribution at the time of need.

How can I pay for my funeral plan?

There are a number of ways. You can pay securely online through our website, you can pay by cheque or bank transfer or you can pay over a number of months, interest free over 12 months or up to 10 years direct debit. A charge is made for instalment payments between 12 and 120 months

which is equivalent to an APR of 4.9% however all of these additional charges are applied to the value of your plan and is not a way for us to make profit.

Can I cancel my plan?

You can cancel your plan at any time. If you cancel your plan within 30 days of us notifying you by post, email or telephone call that your plan is live on our system, we will refund you your payment in full. If you cancel your Plan at any time after 30 days of us notifying you, we will refund your payment less the original administration fee of £195. We will make any refund to you within 30 days of cancellation.

What documents do I receive?

You will receive a folder from Open containing the following elements: Plan Certificate, Plan Summary, Open Terms & Conditions, What To Do At The Time of Need, The Open Complaints Procedure, A plastic wallet friendly card with Open contact details. We can send duplicate copies to family or legal professionals at your request.

Circumstantial Changes...

What happens if I die while on holiday or away from home?

Your funeral director will arrange collection from anywhere in the UK, although a fee may apply. If you die abroad then repatriation costs will be incurred. Please check that your normal travel insurance policy covers this.

What happens if I move?

If you move we will endeavour to place your plan with a newly nominated funeral director local to your new residence. Should you wish to we will keep you involved in this process.

What if I die before I have paid in full?

All of the money paid towards the plan and any growth is available to use towards the cost of the funeral. Your nominated funeral director will discuss with you what the current funeral costs are for the chosen plan, together with any additions you may like to make. We will pay the funeral director the redemption value of the plan and any balance is payable directly to the funeral director.

What happens if my chosen funeral director can't do my funeral?

You can nominate a preferred FD or Open would approach other local independent funeral directors with a view to placing the plan with them in the same way it would if you were to move area.