

A.W. LYMN

The Family Funeral Service[®]

Funeral Pre-Payment Plans

No-obligation
home visits available



“Our family serving your family since 1907”

www.lymn.co.uk

Five generations of service from our family



*Arthur W. Lymn
1863 - 1929*



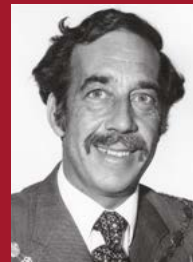
*Harold P. Lymn
1891 - 1976*



*Douglas H. Lymn
1925 - 1984*



*Sheila Lymn Rose
Company Director*



*George F. Rose
1926 - 2018*



*Jackie Lymn Rose
Company Director*



*Nigel Lymn Rose
Company Chairman*



*Penny Lymn Rose
Company Director*



*Emma A. Percival
Marketing Manager*



*Ben J. Percival
Masonry Manager*



*Matthew Lymn Rose
Managing Director*



*Chlöe Lymn Rose
PA to Company Chairman*



WiFi is available in all of our offices.

Network name: AWLymn

Password: arthurlymn



A.W. LYMN

The Family Funeral Service[®]

In August 1907 Arthur William Lymn conducted his first funeral and the undertakers originally trading as A.W. Lymn and now known as A.W. Lymn The Family Funeral Service was formed. Since then the business has continued to maintain the founder's vision of placing the emphasis on quality of service, value for money and the meeting of clients' needs.

As a result we now have an excellent reputation, employ highly qualified and experienced staff and are readily accessible through our network of local offices serving Nottinghamshire and South Derbyshire. We feel that our long history and association with the local community give the families we serve the benefit of our expert knowledge and detailed history that is not readily available elsewhere.

We believe that client choice is paramount to providing good service. To this end we have extensive information on local churches, ministers, cemeteries and crematoria and further have access to a range of unique supplies and services.

I am very pleased that the business is still wholly owned and managed by the founders family. Although the fourth generation represented by my sister Jackie, my wife Penny and I are still actively involved, the business is now run on a daily basis by the fifth generation. My son Matthew is the Managing Director, my nephew Ben is the General Manager of the stone masonry department and his wife Emma manages our Marketing. My daughter Chloe is currently in a flexible role as she, along with Matthew's wife Alanna are now bringing up my grandchildren, Oliver, Zara, Louisa and Alice. My mother Sheila, although officially retired, is the remaining member of the third generation and still keeps a watchful eye on both her family and the business.

In the 50 years I have been involved the skills required to run a family business have increased enormously and as such we have had to look outside the family for qualified and talented personnel to join us. In 2019 this resulted in the appointment of Pete Clarson to the board, being our first non-family director.

I hope that you find this brochure helpful and that it will enable you to make informed choices. Please remember that most things can be changed at any time after the plan is in place. If you require any further information or explanations please feel free to contact either your local funeral home or our Pre-Paid Funeral Plans Manager for help and advice.



Nigel Lymn Rose
Company Chairman and fourth generation

Direct Dial: 0115 941 4101 - Ext 401

Mobile: 07770 411 221

Email: nigel@lymn.co.uk



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 which can be found on the Plan Price leaflet included in this brochure.



One of our funeral homes



Outside our head office in Nottingham



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 price paid for the plan (excluding the Management Fee) is held 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 held 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 their complaints resolution service Resolve.

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.



One of our florists at "City Flowers"



One of our funeral directors



A modern double-ended spray

Selecting your funeral plan

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.



Our Rolls-Royce Phantom VI funeral fleet

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 four package plans: The Gold Funeral Plan, The Silver Funeral Plan, The Bronze Cremation Plan and the Direct 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:

"Pre-paid plan was taken out 29 years ago Lymns kept to their word with what was to be covered. We have heard negative coverage re pre-paid plans with other companies but Lymns have absolutely done our family proud and we would have no hesitation in taking out pre-paid plans ourselves."

"The professionalism, warmth, care and understanding 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."

"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."



An interment of ashes

The five 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 Gold 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 also includes the collection of the deceased from any address in England or Wales at any time, a quality dark wood veneer coffin with a raised lid and double moulding, viewing facilities, a 3'6" Carnation spray, a coach built hearse and seating for up to 8 passengers, the cortege from the house to the church (if required) and on to the cemetery or crematorium.

3. The Silver 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 in the crematorium chapel.

It includes the collection of the deceased from a local address at any time, a light oak style wood veneer coffin, viewing facilities, a 12" Posy arrangement, 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 Bronze Cremation Plan

This is the simplest plan which provides 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.

5. The Direct Cremation Plan

The most simple funeral with no mourners, no family attending, no funeral ceremony, closed vehicle direct to a crematorium at an undisclosed date and time (within 14 days of cremation paperwork being received by A. W. Lymn The Family Funeral Service).



An example of a bespoke coffin



Grey wool coffin



Making a contribution to third party charges



Our first motor hearse



A homing dove being released



Motorcycle & sidecar hearse

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 held 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.

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 selection 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 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.



A white hearse and pair of grey horses



Leyland Beaver lorry hearse



Our Rolls-Royce 25/30 funeral fleet

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 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. The plan value will then be released on your death to pay another funeral firm as a contribution towards your funeral. 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.



Catherine Broome,
*Pre-Paid Funeral
Plans Manager*

If you have any questions, would like more information or are interested in receiving a quotation for a tailored funeral plan please call Catherine on:

0800 092 0645

funeralplans@lymn.co.uk

A.W. Lymn The Family Funeral Service,
St. James House, 53 Portland Road, Hucknall, Nottingham NG15 7SL



The Family Funeral Service[®]

Funeral Homes

Arnold	0115 967 6777	• arnold@lymn.co.uk
Aspley	0115 919 0011	• aspley@lymn.co.uk
Beeston	0115 922 0433	• beeston@lymn.co.uk
Bingham	01949 837 211	• bingham@lymn.co.uk
Bulwell	0115 979 4944	• bulwell@lymn.co.uk
Carlton	0115 961 6180	• carlton@lymn.co.uk
Clifton	0115 945 6232	• clifton@lymn.co.uk
Cotmanhay	0115 930 1639	• cotmanhay@lymn.co.uk
Derby	01332 348 800	• derby@lymn.co.uk
Hucknall	0115 968 0737	• hucknall@lymn.co.uk
Ilkeston	0115 944 4121	• ilkeston@lymn.co.uk
Littleover	01332 913 112	• littleover@lymn.co.uk
Long Eaton	0115 946 3093	• longeaton@lymn.co.uk
Mansfield	01623 622 116	• mansfield@lymn.co.uk
Mansfield Woodhouse	01623 623 765	• mansfieldwoodhouse@lymn.co.uk
Nottingham	0115 950 5875	• nottingham@lymn.co.uk
Ollerton	01623 860 045	• ollerton@lymn.co.uk
Osmaston Park	01332 733 321	• osmaston@lymn.co.uk
Radcliffe-on-Trent	0115 933 2257	• radcliffe@lymn.co.uk
Rainworth	01623 797 647	• rainworth@lymn.co.uk
Ruddington	0115 921 1075	• ruddington@lymn.co.uk
Shirebrook	01623 742 813	• shirebrook@lymn.co.uk
Spondon	01332 544 666	• spondon@lymn.co.uk
Stapleford	0115 949 9211	• stapleford@lymn.co.uk
Sutton-in-Ashfield	01623 980 080	• sutton@lymn.co.uk
West Bridgford	0115 969 6006	• westbridgford@lymn.co.uk
Wollaton	0115 928 4366	• wollaton@lymn.co.uk

Pre-Paid Plan Prices (to 31st December 2021)

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

Funeral Directors Services	The Gold Funeral Plan	The Silver Funeral Plan	The Bronze Cremation Plan	The Direct Cremation Plan
Where can the funeral be arranged?	At local address or office	At local address or office	At office only	At office only
Can the arrangements be out of hours?	Yes at any time	No	No	No
Where can the deceased be collected from?	Mainland England or Wales	A 50 mile radius	A 50 mile radius	A 50 mile radius
Can the above collection be out of office hours?	Yes at any time	Yes at any time	Not included	Not included
What design is the coffin?	Quality	Plain sided	Most basic	Most basic
What finish is the coffin?	Dark wood veneer	Oak style wood veneer	Any /may be cardboard	Any/may be cardboard
How long will you look after the deceased?	Up to one month	Up to one month	15 Days	Undisclosed
What sort of gown is provided?	High quality type C gown	Type B gown	Plain closing gown	Plain closing gown
Can the deceased be dressed in own clothing?	Yes if requested	Yes if requested	Not included	Not included
Where can the deceased be viewed?	In chapel or at home	In chapel	Not included	Not included
When can the deceased be viewed?	During office hours	During office hours	Not included	Not included
How is the date and time of the funeral chosen?	In liaison with family	In liaison with family	By A.W. Lymn	Undisclosed
What type of hearse is provided?	Coach built luxury hearse	Coach built luxury hearse	Closed hearse	Closed hearse
What type of transport is provided for mourners?	Luxury	Luxury	None	No attendance
Transport is included for how many mourners?	Up to eight	Up to four	None	No attendance
Can the funeral cortège go via a local address?	Yes if requested	Yes if requested	Not included	Not included
Does A.W. Lymn provide the bearers?	Yes up to six	Yes up to four	Yes two & wheeled bier	Yes two & wheeled bier
Is a coffin spray included in the price?	3' 6" Carnation spray	12" Posy arrangement	Not included	Not included
Where does the funeral ceremony take place?	Cemetery or crematorium	Cemetery or crematorium	Crematorium only	No attendance
Can the ceremony be in church or another place?	Yes included if requested	No	No	No attendance
Can I select burial rather than cremation?	Yes included if requested	Yes included if requested	No	No
Can the ashes be held by A.W. Lymn	Yes if requested	Yes if requested	Yes if requested	Yes if requested

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	£225.00	£225.00	£225.00	£225.00
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.				
Price with no third party contribution	£4,494.00	£3,544.00	£2,224.00	£1,474.00

It may cost less to create a Tailored Plan which does not include services you do not require

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.

Suggested third party contribution	£1,500.00	£1,200.00	£1,200.00	£550.00
Price with third party contribution	£5,994.00	£4,744.00	£3,424.00	£2,024.00

Pre-paid 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 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 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 Gold Funeral Plan				
The Silver Funeral Plan				
The Bronze Cremation Plan				N/A
The Direct Cremation Plan				N/A

Pricing calculations

Plan price with no third party contribution but including Management Fee of £225.00	£	A
Discount Code where applicable:	Total Discount Value	£ B
TOTAL PRICE with NO third party contribution	A - B	£ C
	Contribution to third party charges	£ D
TOTAL PRICE with third party contribution	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 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'.
 - Please tick to confirm that if you have provided personal data of others (for example for a beneficiary, next of kin or executor) that you have their consent to hold and process their personal data on this application form.
 - Please tick to confirm that you give permission for any amendments to be made to the specification of your plan at the time of the funeral.
- OR
- Please tick to confirm that you do not give permission for any amendments to be made to the specification of your plan at the time of the funeral.

Signed: Date:



Pre-Paid Terms & 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