



# eLawyer Funeral Plans

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## FAQs

### Your questions answered:

#### Why should I pay now – it'll be years before I need a funeral?

We'll all need a funeral one day and it's costing more every year, so it makes sense to plan your funeral while you can and fix the cost by paying for it now.

#### If I decide to purchase my plan over 12-60 monthly instalments, what happens if I die before I have paid them all?

A pre-paid funeral plan is not a savings policy and for its benefits and guarantees to be utilised it is required to be paid in full.

Your next of kin or executors will be required to pay the full outstanding balance to Golden Leaves prior to the funeral for the plan guarantees and benefits to remain in place. The funeral arrangements will be set in motion in accordance with the plan's specified services that have been purchased.

If the plan's outstanding balance cannot be met, the plan will be cancelled and the remaining funds will be passed back to the plan purchaser or their estate (*or in specific instances the funeral director if required*) after the cancellation fee has been deducted. If this particular situation occurs the plan guarantees will lapse and the current day rate for the funeral service will be charged to the family at the time of the funeral.

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**Golden Leaves  
Funeral Plans**

## Can I buy a plan for my Husband?

Yes, you can take out a plan for anyone else. All correspondence will be sent directly to the person arranging the plan and confidentiality is assured.

## Am I guaranteed to be accepted?

Yes. There are no age limits to acceptance if the plan is paid in full or over 12-60 monthly instalments. If the plan is purchased by low Fixed Monthly Payment, the plan holder must be between 50 and 75 years of age at the outset. There are no medical exclusions.

## Can I request a local funeral director?

Yes you can, although we cannot guarantee that this nominated funeral director will agree to deliver the services.

Golden Leaves will subcontract the delivery of your Golden Leaves funeral services to a local funeral director (*if required*) providing they agree to provide the funeral services to our client on our behalf and meet our stringent service standards. (*Except for the Copper Plan where Golden Leaves will select the funeral provider without exception*).

## Once the plan is paid, are there extra costs?

The services of the Funeral Director are guaranteed to be covered on all plans – in accordance with the Terms and Conditions. The complete cost of a cremation funeral for Copper, Silver, Gold and Platinum plans is also guaranteed – in accordance with the terms and conditions. Certain disbursements may require a further payment at the time of the funeral, but, for those plans where an allowance towards disbursements has been included, we will guarantee any increase to these costs in line with the Retail Price Index (RPI). If you have opted to purchase your plan by way of Fixed Monthly Payments, this allowance towards disbursements will increase by 3% per annum.

## How do I know the money will be there when it's needed?

If paying by lump sum or 12-60 monthly instalments, the money you've paid for your funeral is held securely in an independently managed Golden Leaves Trust. Julius Bär and Quilter Cheviot are tasked to manage the long-term growth of the fund, specifically to meet the increasing cost of funeral services.

If you have opted to pay by Fixed Monthly Payments, a whole of life policy has been taken out with AXA Wealth Ltd., trading as SunLife, to cover the costs of the funeral plan.

## **Suppose I die before I have paid twelve months of Fixed Monthly Payments?**

During the first twelve months, if you have paid by way of Fixed Monthly Payments, the full benefit will only be paid in the event of accidental death (*terms & conditions apply*), otherwise 120% of the Fixed Monthly Payments you have paid will go to the appointed funeral director to be used as a contribution to the funeral costs and your Next of Kin will be required to meet any balance due.

## **Can I have a service for my family to attend, if I purchase a Copper Plan?**

The Copper plan is a direct Cremation service and therefore unfortunately doesn't include a service for mourners. Many people do hold a separate memorial service at a later date though, once they have collected the cremated remains of their loved one.

## **What if I die at home and have a Direct Cremation plan?**

The Copper plan will still be activated and you will still be collected from your place of residence, but the next of kin will be required to pay an additional surcharge to Golden Leaves.

## **Can I upgrade my plan to another if I change my mind?**

Yes of course, this is a simple process. We will cancel your current plan and apportion those funds to your new selection, which will be priced at the current rate at the time of switching. You will not be charged a cancellation fee.

## **What happens if I would prefer the cremated remains of my loved one sent back to me rather than collecting them?**

Cremated Remains are usually scattered in the Garden of the Remembrance however if you would rather we sent them back to you, this can be arranged at an additional charge.

## **Are Doctor's fees included in your disbursement contribution?**

Unfortunately, no, as from June 6th 2017. There are no medical certification fees applicable when a coroner is involved in investigating the cause of death. Furthermore, legislation has now removed them from being charged on all deaths regardless of the involvement of the coroner in Scotland.

Our plans are provided across the entirety of the United Kingdom and as we therefore have a singular nationally levied price across our range of plans, it has been easier to remove this fee in its entirety.

If the funeral takes place outside of Scotland and a coroner is not involved, these fees will have to be paid at the time of the funeral by the next of kin or the deceased's personal representative. Therefore this fee is currently not payable on 50% of funerals and consequently we do not include cover for this in the price of your plan.

## Payment options:

There are three simple payment options available to Plan Holders:

### ***Lump Sum Payment:***

The whole sum is paid within 30 days of application.

### ***Instalment Option:***

You pay a monthly fee over a 12-60 month period (A deposit will be required).

### ***Fixed Monthly Payment:***

You pay a low monthly fixed payment until the age of 90 or until death – whichever life event comes first. There is a compulsory deposit of £25 payable to Golden Leaves.

When the application has been received and your chosen payment method confirmed, From50 will:

- Check all the details of your application to ensure that it is complete
- Contact you if further information is required
- Conduct your welcome call
- Issue your Plan documentation
- Send an Emergency Card for you to carry with you at all times
- Provide you with duplicate copies of your plan documentation for you to distribute as you wish.

If you change address, please notify us as soon as possible so we can update our records.