

keyfacts®

INSURED FUNERAL PLAN

POLICY SUMMARY.

Please keep together in a safe place for future reference with your Policy Terms and Conditions and Policy Schedule.

**INSURANCE. SAVINGS.
INVESTMENT MANAGEMENT.**



INSURED FUNERAL PLAN.

This is an important document, which you should read carefully so that you understand what you are buying and help you decide whether our Insured Funeral Plan is right for you.

We have designed this plan to provide life cover for the whole of your life. This Policy Summary is only a brief guide to your cover and exclusions. You can find full details in your Policy Schedule and Policy Terms and Conditions which form the basis of our agreement with you. Please check your Policy Schedule when you receive it for confirmation of the cover you have selected.

The Policy Schedule and Policy Terms and Conditions will be sent to you when your cover starts. Please contact us, if you would like a copy of the Policy Terms and Conditions before then.

Legal & General Assurance Society Limited provides this insurance plan.

Legal & General have teamed up with the funeral service provider Dignity. Dignity is a member of the National Association of Funeral Directors, whose Code of Conduct they follow.

The decision to take out the plan is yours and, therefore, it's very important that you ensure it meets your needs:

- Ensure you have read this Policy Summary carefully.
- Make sure you are eligible for the plan.
- Make sure you know what is and isn't covered by the plan.
- Keep this Policy Summary to refer to in the future.

If there is anything you do not understand please ask for further information. You can call us on **0800 316 8435** between 8am and 8pm Monday to Friday and 9am to 5pm on Saturday.

THE TYPE OF INSURANCE AND COVER PROVIDED BY THE PLAN

The Insured Funeral Plan is life insurance which will pay the proceeds of the plan to Dignity if you die after the first two years of taking out the plan. If you die due to accidental death within the first two years, the cash sum will be paid to your estate instead. When you complete your application you will be asked to 'charge' the plan to Dignity, this will mean the cash sum is paid directly to Dignity rather than to your estate. When you die Dignity will arrange the traditional cremation funeral within mainland Great Britain, Northern Ireland, Jersey or the Isle of Wight or provide a contribution towards burial costs.

Your cash sum will be reviewed each year in line with inflation as measured by the Retail Prices Index (RPI). Your premium will also be reviewed each year and will increase by 1.5% for every 1% increase in your cash sum.

If RPI rises to over 10%, the maximum increase in the cash sum will be 10% and the maximum increase in premium will be 15%. If RPI is less than 0%, there will be no increase in the cash sum and premiums will remain the same.

We'll write to tell you of any changes at least three months before your plan's anniversary. You should read all the information we've sent you carefully to make sure the plan is right for you.

ELIGIBILITY FOR THE PLAN

You're eligible for the plan if at the starting date you are:

- Aged 50 to 80.
- Resident in the UK and you reside in the UK for at least 183 days a year.

SIGNIFICANT FEATURES AND BENEFITS

- What's included in your Insured Funeral Plan?

Funeral Director's Services

- Advice and guidance on all aspects of the funeral
- Guidance on the registration of the death and collection of all necessary paperwork
- Transport of the deceased to the Nominated Funeral Director's premises (up to 20 miles) – within mainland Great Britain, Northern Ireland, Jersey or the Isle of Wight only and excluding ferry and air fares
- Preparation and care of the body (embalming not included)
- Family viewing during weekdays, by agreed appointment
- Quality wood effect coffin with high quality finish, fully lined and fitted
- Funeral Director and staff to attend the service
- Provision of the hearse and one limousine

- Collection of charitable donations
- 24 hour telephone bereavement counselling

Cremation Third Party Costs

- Doctors' Medical Cremation Certificates
- Minister's or Officiant's fee
- Cremation fee

Burial Costs

If a burial is required, the Doctors' Medical Cremation certificates, the cremation fee, and Minister's or officiant's fee are not covered by the plan. However in these circumstances the plan will provide a contribution of £980 towards burial costs, which rises in line with RPI. If the burial costs more than this amount the difference would need to be paid by your personal representative at the time.

- Your acceptance is guaranteed - no medical or health assessment when you apply.
- After two years, we'll pay the cash sum regardless of the cause of death or within two years due to accidental death, directly to Dignity who will arrange the traditional cremation funeral outlined in the plan. For details of accidental death please refer to the '**What exactly does accidental death mean?**' section.
- Your cash sum will be reviewed each year in line with RPI.
- Following the annual plan review you can choose to decline the increase in your cash sum and premium. If you do, your cash sum and premium will remain fixed at that value. The cash sum will still be paid to Dignity when you die, but only as a contribution and may not cover the full cost of the services in the Legal & General Insured Funeral Plan.

Once you have declined the opportunity to increase your cash sum and premium, you will not be able to restart the increases at any time.

- Your starting premium is dependent on your age and gender. It is important if you choose to take out the plan that you can continue to meet this premium, particularly taking account of the premium increases over the years.
- You need to pay the premiums until you die. However, if you reach your 90th birthday you stop paying premiums, but your cover will continue, including being reviewed in line with RPI, every year for the rest of your life, as long as you haven't previously declined the annual premium review.

SIGNIFICANT EXCLUSIONS AND LIMITATIONS

- If you die within the first two years of starting your plan we will not pay the cash sum but we will return all the premiums paid, and no funeral will be provided by the plan. However, if you die as a result of an accident, then the full cash sum will be paid to your estate instead. Exclusions and limitations apply, please refer to the section titled '**What exactly does accidental death mean?**'.
- If you stop paying premiums when they are due, then the plan will be cancelled and you will not get anything back.
- If you decline the annual plan review, this means the plan will be a contribution only towards the costs of any type of funeral. This will mean the cash sum may not cover the costs of a traditional cremation funeral.
- If you decline the annual plan review then inflation may reduce the value of the cash sum.
- The plan has no cash-in cash sum at any time.
- Depending on how long you live, the total premiums paid to Legal & General may be greater than the cash sum payable on death.

- You can only take out one Insured Funeral Plan per person. However, you can take out an additional Fixed Plan or Increasing Plan along with your Insured Funeral Plan if required, as long as the total of all the premiums added together are not more than £50 a month. This will include any existing Over 50s Plans you may have with Legal & General.

Additional special requests

Additionally, some common requests incur extra costs which are not included in the plan. These might include (but are not limited to):

- An additional charge for conducting the burial, cremation or funeral service on a weekend or public holiday;
- A religious service, if the venue charges for the use of that venue, heating, an organist, choir, etc;
- If the crematorium charges extra for music, choir or an organist, or any other services (including any levies).

The Policy Terms and Conditions will be sent to you once you have applied.

WHAT EXACTLY DOES 'ACCIDENTAL DEATH' MEAN?

If, during the first two years of the plan, you sustain bodily injury caused by an accident* which solely and independently of any other cause, results in death, and death occurs within 90 days of such an accident, then the cash sum will be paid to your estate.

We will not pay this cash sum if death occurs either directly or indirectly from:

- Self-inflicted injury, including suicide or attempted suicide.
- Taking part or attempting to take part in a hazardous sport or pastime.
- Taking part or attempting to take part in any aerial flight other than as a fare paying passenger on a licensed airline.

- Committing, attempting or provoking an assault or any criminal offence.
- War (whether declared or not), riot or civil commotion.
- Taking alcohol or drugs (unless these drugs were prescribed by a registered doctor in the UK).

*Accident means a sudden and unexpected event which happens after the start date of the policy set out in the schedule. 'Bodily injury' means injury to the life assured's body (excluding sickness, disease or any degenerative process) resulting from external, violent and visible means.

WHAT IS THE OVERALL COST OF MY INSURED FUNERAL PLAN?

As the plan is designed to last for the rest of your life it is difficult to say how much you'll pay over the course of the plan. To provide you with a rough idea, the simplest way is to multiply your monthly premium by 12, and then multiply the answer by the number of years you expect the plan to last.

For example if your current premium is £20 per month and your plan runs for 20 years, the total premium you could expect to pay, if the details remain unaltered, would be:

£20 x 12 months x 20 years which would be £4,800.

It's important to remember that the overall amount you pay may go up, if your premiums increase when your plan is reviewed.

CANCELLATION RIGHTS

After we have accepted your application, we will send you notice of your right to cancel. By law we must send you this notice. We then give you 30 days to change your mind about starting your plan. If you do change your mind, you need to send this notice back to us at: Life Premium Collections - Cancellations, Legal & General Assurance Society Limited, City Park, The Droveaway, Hove, East Sussex BN3 7PY.

We will then cancel your plan and refund any premiums paid. After this period you can cancel your plan at anytime by writing to us at:

Legal & General Assurance Society Limited, Trust and Titles Team, City Park, The Droveaway, Hove, East Sussex BN3 7PY. However as the plan has no cash-in cash sum at anytime, you will not get any money back.

HOW TO MAKE A CLAIM

In the event of your death, your personal representative or beneficiaries can make a claim by contacting Dignity on **0800 151 3789**. Lines are open 24 hours a day, every day of the year. To help improve customer service telephone calls may be recorded.

The person making the claim will need to provide:

- The full name and address of the policy holder.
- The Legal & General policy number.
- The Dignity Customer number.

When Dignity have received the above they will advise of any further requirements.

HOW TO MAKE A COMPLAINT

If you wish to complain about any aspect of the service you have received from us, or you would like us to send you a copy of our internal complaint handling procedure, please contact our Helpdesk on **0370 010 4080**. We may record and monitor calls. Call charges will vary.

Alternatively you can write to us at:

Complaints Department, Legal & General Assurance Society Limited, Knox Court, 10 Fitzalan Place, Cardiff CF24 0TL.

If you remain dissatisfied you can complain to:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: **0845 080 1800**

Email:

complaint.info@financial-ombudsman.org.uk

Website:

www.financial-ombudsman.org.uk

Making a complaint will not affect your legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Financial Services Compensation Scheme (FSCS) is designed to pay customers compensation if they lose money because a firm is unable to pay them what they owe for any reason. Your ability to claim from the scheme and the amount you may be entitled to will depend on the specific circumstances of your claim. You can find out more about the FSCS (including amounts and eligibility to claim) by visiting its website www.FSCS.org.uk or calling 0800 678 1100.

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or if these are not possible, provide compensation. FSCS compensation covers payment up to 90% of the cash sum of the claim per firm. There is no upper financial limit on the claim. However, the rules of the FSCS may change and the FSCS may take a different approach on the application of these rules to a firm depending on the circumstances of the failure of that firm.

FURTHER INFORMATION.

The information detailed on the previous pages forms your Policy Summary. We have also chosen to make you aware of the following information, which we consider important.

PROVISION OF FUNERAL SERVICES BY DIGNITY

If Dignity is unable to provide a funeral service, Legal & General will search for an alternative provider. If Legal & General are unable to find a suitable alternative funeral services provider, the cash sum would be paid to the policyholder's personal representative or beneficiaries.

WHAT IF I WANT TO REMOVE THE CHARGE?

If you decide you no longer want your Insured Funeral Plan charged to Dignity you can instead choose to remove the charge so the plan will pay to your estate when you die. In this instance Dignity would not provide the funeral services, and the cash sum may not cover the cost of any alternative funeral arrangements.

If your personal representative or beneficiaries decide after your death that they do not want the funeral service with the funeral service provider, the charge can be removed at this stage and the cash sum paid to the life insured's personal representative or beneficiaries provided that the cash sum has not already been paid to the funeral service provider.

To remove the charge, please write to Dignity at the following address:

Cancellations Department
4 King Edwards Court
King Edwards Square
Sutton Coldfield
B73 6AP

Tel: **0800 151 3789.**

Dignity would then release the charge, would not conduct the funeral, and the money from your plan would be paid to your estate not to Dignity.

LANGUAGE

We will communicate in English throughout the term of this contract. The Terms and Conditions and all communications will only be available in English. All communications from us will normally be by letter or telephone.

TAX

Your plan price does not include VAT because VAT is not currently charged on a funeral service. However, if VAT becomes chargeable on a funeral service or part of it in the future, your personal representative or beneficiaries must pay that VAT at the time of the funeral.

LAW

This contract is governed by English law.

ABOUT LEGAL & GENERAL

The Legal & General Group, established in 1836, is one of the UK’s leading financial services companies. As at 31 December 2010, we were responsible for investing £365 billion worldwide on behalf of investors, policyholders

and shareholders. We also had over 7 million customers in the UK for our life assurance, pensions, investments and general insurance plans.

ABOUT DIGNITY

Dignity is one of the market leaders for funeral plans in England, Scotland and Wales. More than 425,000 people have taken out a funeral plan with Dignity. Dignity conduct 64,500 funerals in the UK each year and is a member of the National Association of Funeral Directors.

Dignity Funerals Limited is a company registered in England No 41598. VAT Reg. No. 486 6081 14. 4 King Edwards Court, King Edwards Square, Sutton Coldfield, B73 6AP. Tel: 0121 354 1557. Fax: 0121 355 8081. Part of Dignity plc. A British company.

OUR REGULATOR

Legal & General Assurance Society Limited, is authorised and regulated by the Financial Services Authority. We are entered on their register under number 117659. You can check this at www.fsa.gov.uk/register or telephone them on 0300 500 5000.

Please read this carefully and keep in a safe place for future reference.

DIRECT DEBIT GUARANTEE



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit Legal & General Assurance Society Limited will notify you 5 working days in advance of your account being debited or as otherwise agreed. If you request Legal & General Assurance Society Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Legal & General Assurance Society Limited or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when Legal & General Assurance Society Limited asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.



Legal & General Assurance Society Limited.

Registered in England No. 166055.

Registered office: One Coleman Street, London EC2R 5AA.

We are authorised and regulated by the Financial Services Authority.

We are members of the Association of British Insurers.

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