

Peace of mind with a
pre-paid funeral plan
through us

Reduce the
worry for
loved ones



JAMES McMULLAN & SON
FUNERAL DIRECTORS

Care, compassion & consideration in your time of need



Taking out a funeral plan is one of the most thoughtful and caring things you can do

Plan ahead for peace of mind

If you've ever had to arrange a funeral for someone, you'll know just how much there is to decide and how difficult it can be.

By taking some time now, you can provide both financial and practical help for your loved ones in the future. It can be comforting and reassuring to have your funeral arrangements in place.

A pre-arranged funeral plan is a simple way of reducing worry for your loved ones.

We deal with funeral plans on behalf of customers on a daily basis and see the difference they can make. What's more, making funeral arrangements in advance needn't be distressing.

Make provision for funeral costs

The funeral plans we offer cover our funeral director's costs. As long as we carry out the funeral and your requirements don't change, your loved ones won't be asked to pay more for our funeral director's costs when the time comes.

You can also include a contribution towards third party costs such as the fees for cremation or interment,

doctors' fees and payment to an officiant. Please refer to the questions and answers overleaf and the Terms and Conditions for more information.

Make financial provision today

What happens to my money?

Our funeral pre-payment plans are provided by Ecclesiastical Planning Services and provide exceptional financial security for your money.

The value of the plan (excluding the initial administration fee and any instalment charges) is held securely in a whole of life assurance policy and

ring-fenced for your funeral when the time comes. The money is made immediately available at the time of need and the funds cannot be used for anything other than your funeral for total peace of mind.

A choice of services to suit you

Everyone has their own ideas about the funeral they would like. You may choose something simple and straightforward, or you might prefer a funeral with additional services and special touches.



Questions and answers

There are a number of funeral plans to choose from and it can be difficult to know which is best for your needs and budget. There are a few things to ask before buying a funeral plan:

Q. Who is eligible?

UK residents aged 18 or over can take out a plan. If paying by instalments of two years or more, eligibility criteria applies - please refer to the Terms and Conditions for more information. There are no medical or health questions to answer.

Q. Can the plan include special wishes?

Yes, you can add special wishes and requests such as song choices, readings, information for a eulogy and so on. There is no charge to add these details. There may be more to pay if you require additional features, services or upgrades.

Q. Can I buy a funeral plan for someone else?

Yes, many of our customers choose to do this.

Q. What happens if I move to a different part of the country?

If you move, you should be able to transfer your plan to a funeral director near your new home. However, there may be additional costs depending on local prices. Please refer to the Terms and Conditions for details or speak to a member of the team for more information.

Q. Does the plan cover the entire cost of the funeral?

The plan covers our funeral director's costs listed in the plan details as long as your requirements don't change and we carry out your funeral.

The plan can also include an allowance towards third party costs such as the fees for cremation or interment, doctors' fees and payment to an officiant. These costs are outside of our control. If these costs, as listed in the plan details, are not covered by the plan value at the time of need, there will be a balance to pay. Please refer to the Terms and Conditions for more information.



Q. Can I pay for my plan by instalments?

Yes, you are able to pay over a range of periods. If you pay over a 12 month period, there is no additional charge. There is an additional cost for paying by instalments of two years or more. Eligibility criteria and Terms and Conditions apply.

Q. Can I change my funeral plan arrangements?

Yes, you can make changes to your plan after you have taken it out and fully-paid for it. Just let us know what you wish to change. There may be an additional cost if you add new features and services to your plan.

Q. Can I cancel my plan?

Yes, you can cancel the plan at any time before a claim being made. If you cancel within 30 days of receiving your welcome booklet, the person who paid for the plan will receive a full refund. If you cancel after that, the person who paid for the plan will receive a refund of the original amount, less the administration fee. For instalment plans, if you cancel in the first 12 months a full refund will be paid. If you cancel after that, the administration fee and any payments to insure the plan will be deducted from the refund.

Q. What happens if I die abroad?

The plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy covers this.

Please refer to the Funeral Plan Summary and Terms and Conditions for full details.

About Ecclesiastical Planning Services



Ecclesiastical's office in Gloucester

Ecclesiastical Planning Services works with funeral directors across the country, providing a safe home for your funeral plan pre-payment funds.

It is part of the Benefact Group which is a family of award-winning, specialist financial services businesses that, from its profits, gives to good causes in order to transform lives and communities.

Ecclesiastical Planning Services has been recognised by the National Association of Funeral Directors for treating customers fairly and offering funeral plans which are financially secure and responsibly administered (2022)





Talk to someone you know and can trust

Care, compassion & consideration in your time of need

We arrange funerals personally, with compassion and care through our dedicated and professional team, treating your family as we would like to be treated ourselves.

We pride ourselves on giving you the highest levels of care, always taking time to understand your requirements. As part of your local community, we are here for you and your family 24 hours a day, seven days a week.

Our funeral plans, although locally priced and packaged, are provided by Ecclesiastical Planning Services, a national provider, to give you peace of mind and financial security. Our staff can answer any questions you may have, and put plans in place so you can relax knowing your affairs are in order.



Andrew McMullan



Get in touch

For help with any aspect of funeral planning or to find out more about pre-arranged funeral plans get in touch today.

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