

Avalon Direct to Cremation Plan (Spain)

Terms & Conditions

Valid from 26/07/2023

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Avalon Funeral Plans is a trading style of The Avalon Trustee Company Limited (Company No: 02836336), and Avalon (Europe) Limited (Company No: 03773923) both with their registered Head Office in England: Brooke Court, Lower Meadow Road, Handforth Dean, Wilmslow, SK9 3ND. Avalon Funeral Plans are authorised and regulated by the Financial Conduct Authority (FCA). Our UK plans are provided through Avalon Trustee Company Limited and its FCA registration number is 965284. Our European plans are provided through Avalon (Europe) Limited and its FCA registration number is 965286.

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1. Welcome

Thank you for choosing the Avalon Direct to Cremation Plan (Spain). This document has been designed to provide all the information you need about the Avalon Direct to Cremation Plan (Spain). These Terms and Conditions explain how our plans work, how any changes can be made to your plan by us or you and what rights you've got in relation to your plan.

It is essential that you take some time to read through the Avalon Funeral Plan Generic Terms & Conditions for (Spain, Portugal, and Cyprus) Plans along with the Avalon Direct to Cremation Plan (Spain) summary and Certificate document as these contain important information about your pre-paid Avalon Direct to Cremation Plan (Spain). These documents form the basis of the contract you have with Avalon.

The Avalon Direct to Cremation Plan (Spain) is designed to provide the benefits detailed on your Plan Certificate by an Avalon Appointed Funeral Director upon your death.

This product is only available for sale to residents of Mainland Spain.

2. Contact Details and Regulatory Information

Avalon Funeral Plans is a trading style of The Avalon Trustee Company Limited (Company No: 02836336), and Avalon (Europe) Limited (Company No: 03773923) both with their registered Head Office in England: Brooke Court, Lower Meadow Road, Handforth Dean, Wilmslow, SK9 3ND.

Avalon Group Companies are authorised and regulated by the Financial Conduct Authority (FCA). Our UK plans are provided through The Avalon Trustee Company Limited and its FCA registration number is 965284. Our European plans are provided through Avalon (Europe) Limited and its FCA registration number is 965286.

Avalon has a European regional office in Spain: Avalon (Europe) Limited, Calle Albatera 1-68, Urb La Finca Golf, 03169 Algorfa, Alicante, Spain. This is a branch of Avalon (Europe) Limited in the UK.

In our plan terms, documents, and correspondence when we refer to "Avalon" we mean all of the Avalon Group of companies including The Avalon Trustee Company Limited and Avalon (Europe) Limited. Services to you may be provided by any Avalon Group company for all Plans and you can execute your rights detailed in these Terms and Conditions in the same way for either company.

We operate and trade through our website www.avalonfuneralplans.com.

You can contact us by email at customercontact@avalonfuneralplans.com or by phone: +34 966 799 070 or +44 161 486 2020.

3. Costs and Payment

3.1 How much will my Avalon Direct to Cremation Plan (Spain) cost?

We have laid out below examples of the instalment terms available and the total payable for the plan when the fixed annual instalment charges are included in the total cost. We will provide an exact cost breakdown dependent on the deposit and terms for each individual. Details of how the instalment charges are calculated can be found in the Generic Terms and Conditions document, section 8 "How do I pay for my Avalon Funeral Plan?"

Plan Name	Full Payment Price	Deposit	Term in Years	Monthly Premium	Total Payable	Instalment Cost
Avalon Direct to Cremation Plan (Spain)	£2,295 / €2,595	N/A	0	N/A	£2,295 / €2,595	N/A
	£2,295 / €2,595	£49 / €49	1.5 (18 months)	£124.78 / €141.25	£2,295 / €2,595	£0 / €0
	£2,295 / €2,595	£49 / €49	2	£104.82 / €118.82	£2,564.52 / €2,900.52	£269.52 / €305.52
	£2,295 / €2,595	£49 / €49	5	£48.67 / €55.17	£2,968.80 / €3,358.80	£673.80 / €673.80
	£2,295 / €2,595	£49 / €49	10	£29.95 / €33.95	£3,642.60 / €4,122.60	£1,347.60 / €1,347.60

The minimum deposit you can pay for this plan is £49 / €49.

The total payable for the plan covers the essential elements of an unattended cremation provided by the Avalon Appointed Funeral Director as detailed in these Terms and Conditions and described on the Plan Certificate. You secure these products and services at the price agreed today and if these services increase in the future, your plan secures them at no extra cost to you or your representatives providing the funeral is carried out by an Avalon Appointed Funeral Director. Any services not mentioned in this plan may incur a charge at time of need if your representatives request them.

3.2 Disbursement allowance/contribution

The Avalon Direct to Cremation Plan (Spain) does not include a separate allowance for Disbursements. All the services included in the Avalon Direct to Cremation Plan (Spain) are included in the price you pay. Anything that is not included in the plan will need to be paid for at time of need.

3.3 Additional extras and contributions

You cannot add anything to this plan.

3.4 Special requests

The Avalon Direct to Cremation Plan (Spain) does not allow you to make any special requests for your funeral as it is an unattended cremation.

4. The Price of a Funeral

The Avalon Direct to Cremation Plan (Spain) is priced at €2,595. When you purchase an Avalon funeral plan, you lock in this price with us. It's important to note that we don't typically expect you to use the plan immediately. However, if you do require a funeral right away, the cost of this plan is comparable to the current average price of a funeral if you were to arrange it directly at the time of need.

At the time of sale, Avalon assigns your plan to a specific Funeral Director(s) and has negotiated a wholesale price for the various costs involved in providing your funeral. These wholesale costs vary depending on factors like region and plan type, but for this particular type of plan, the average wholesale cost is €1,580 plus an annual adjustment to account for inflation, based on today's prices.

Unlike the fixed plan price you pay, the "at need" price for a funeral today is likely to increase each year due to inflation until the time you actually require the funeral. These wholesale costs to Avalon are also adjusted for inflation annually to reflect the changing prices in the industry.

Plan Name	Current retail price	Average wholesale price for plan type
Avalon Direct to Cremation Plan (Spain)	€2,595	€1,580 + annual uplift for inflation

5. Plan Inclusions

The Avalon Direct to Cremation Plan (Spain) provides for the essential products and services provided by the Avalon Appointed Funeral Director for an unattended cremation in Mainland Spain. Given the basic nature of this product and the expected timing of delivery of funerals in Spain, this plan cannot be upgraded at time of need. If the plan is enacted, it will be delivered exactly in line with the inclusions detailed below. It is extremely unlikely that your family will be able to change their minds once the plan is put into action.

Subject to the terms described here, this plan will cover:

- 1) Unattended cremation at an appointed crematorium
- 2) Cremation fee
- 3) Appointed Funeral Director attending to all the necessary arrangements for the unattended cremation
- 4) Collection and transportation of the deceased from a place of residence, a care home, hospital or resting place in mainland Spain to a mortuary within mainland Spain.
Note: in some cases, this may be several hundred kilometres away.
- 5) Preparation and care of the deceased at the allocated mortuary
- 6) Supply of a simple coffin – suitable for cremation
- 7) Supply of a simple urn
- 8) Return of ashes directly to the family
- 9) 24-hour bereavement line with English speaking operators based in Europe
- 10) National & International death certificate
- 11) Cremation certificate to allow ashes to be taken on board an aircraft, where appropriate

6. Plan Exclusions

We have set out below items that are frequently associated with a funeral but are not covered by the Avalon Direct to Cremation Plan (Spain). This is not an exhaustive list of products and services.

Following the death of the plan holder your Nominated Representative cannot add products or services to your funeral plan. In the unlikely event that they are able to, there will be extra charges that will have to be paid directly to the Avalon Appointed Funeral Director.

Your plan does not include:

- 1) Any services for a Funeral Director not appointed by Avalon
2. Face to face appointments with the Funeral Director
3. Viewing the deceased
4. Dressing of the deceased in personal clothes or inclusion of items within the coffin
5. Family attendance at the crematorium
6. Embalming and additional preparation, such as the removal of a pacemaker
7. A service at the crematorium or any costs to host the event of a service including a church service
8. Costs for any mortuary storage
9. Choice of date, time or location of the cremation
10. Any transportation of mourners
11. A wake, including the costs associated with catering for the funeral guests
12. Any obituary notices
13. Flowers, floral tributes, or any items requested in celebration of the deceased
14. Interment of ashes
15. Headstone, memorials, plaques or associated costs for erection or maintenance thereof
16. Gifts including charitable donations
17. Repatriation from outside Spain
18. Transfer to or from Mainland Spain, the Canary Islands or Balearic Islands
19. Any disbursement allowances other than those listed in the inclusions
20. Audio or visual equipment
21. Travel or transport costs
22. Any other goods or services not listed in the inclusions section.

7. Dual Certification

Your Avalon Direct to Cremation Plan (Spain) is designed to provide your funeral within mainland Spain.

For plan holders who have a second residence in mainland Great Britain or Portugal we offer dual certification. This means that a plan holder who lives or spends part of their time living in two countries of mainland Great Britain, Portugal and Spain can have a funeral in either location, depending on where they die.

This option is available to you if you already have a home in mainland Great Britain or Portugal, or if you move to one of those countries after the plan is purchased. Remember to let us know about your second residence, or if you emigrate, so we can update your address and assign a new Funeral Director to conduct the funeral.

Avalon Direct to Cremation Plan (Spain) does not include repatriation or transportation back into mainland Great Britain, Spain or Portugal, after your death. In the case of a dual residency should you wish for your funeral to take place in an alternative covered destination your representative will need to make their own arrangements to repatriate your body to the chosen destination.

If you move to one of the covered countries (mainland Great Britain or Portugal) contact us so that we can issue you with a Certificate with your new address and appoint a Funeral Director in that country, should death occur there.

Under the provision of dual certification, should the Avalon Direct to Cremation Plan (Spain) be enacted in the UK, the plan will provide benefits equivalent to the UK Direct to Cremation Plan. Please note there will be extra charges for Doctor's fees if they are applicable. If you move to Cyprus, the Canary Islands or Balearic Islands, or Northern Ireland this plan is not available, but you can upgrade your plan. If you move permanently to the UK and you no longer need the Dual Certification, please contact us to discuss your options.

8. Changing your Funeral Plan

You can choose to change your Avalon Funeral Plan for an alternative plan from the Avalon range that you feel would be more suitable for you.

8.1 Upgrade your plan

Given the basic nature of this product and the expected timing of delivery of funerals in Spain, this plan cannot be upgraded at time of need. It is extremely unlikely that your family will be able to change their minds once the plan is put into action.

If you choose to upgrade from the Direct to Cremation Plan you may have to make an additional payment or change the value of your monthly instalment payments to fulfil any difference in the total plan cost of the new plan. We will advise you of this cost should you decide to upgrade your plan. You can either pay for the upgrade by direct bank transfer, or by debit or credit card. Or you can amend your instalments to take account of the change.

If you want to pay over a longer period than 18 months, you will need to change to instalments over the term of your plan. See the 'How Do I Pay?' section in the Avalon Funeral Plan Generic Terms & Conditions for UK plans.

8.2 Changing the payment term

If you have not already fully paid, you can increase or reduce your payment term at any time. If you increase your term any additional instalment charges will be calculated at that time and you will be given a new instalment charge breakdown.

8.3 Additional Items

You cannot add items to the Avalon Direct to Cremation Plan (Spain).

8.4 Downgrade your plan

There is not a downgrade option within the Avalon range for this plan.

8.5 Changing your details

You can change your personal details with us at any time free of charge. It's important that you notify us when you move so we can allocate a new Avalon Appointed Funeral Director to your plan or discuss your options if you move to an area that we do not cover.



Contact us

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