

Avalon Standard Funeral Plan (Cyprus)

Terms & Conditions

Valid from 26/07/2023

Contents

1. Welcome
2. Contact Details and Regulatory Information
3. Costs and Payment
4. The Price of a Funeral
5. Plan Inclusions
6. Plan Exclusions
7. Dual Certification
8. Changing your Funeral Plan



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.

T: +357 26 022 696 / +44 161 486 2020 **E:** customercontact@avalonfuneralplans.com **W:** www.avalonfuneralplans.com

1. Welcome

Thank you for choosing the Avalon Standard Funeral Plan (Cyprus). This document has been designed to provide all the information you need about the Avalon Standard Funeral Plan (Cyprus). 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 Standard Funeral Plan (Cyprus) summary and Certificate document as these contain important information about your pre-paid Avalon Standard Funeral Plan (Cyprus). These documents form the basis of the contract you have with Avalon.

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

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 Albaterra 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: +357 26 022 696 or +44 161 486 2020.

3. Costs and Payment

3.1 How much will my Avalon Standard Funeral Plan (Cyprus) 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 Standard Funeral Plan (Cyprus)	£3,750 / €4,250	N/A	0	N/A	£3,750 / €4,250	N/A
	£3,750 / €4,250	£100 / €100	1.5 (18 months)	£202.78 / €230.56	£3,750 / €4,250	£0
	£3,750 / €4,250	£100 / €100	2	£170.34 / €193.67	£4,188 / €4,748	£438 / €498
	£3,750 / €4,250	£100 / €100	5	£79.09 / €89.92	£4,845 / €5,495	£1,095 / €1,245
	£3,750 / €4,250	£100 / €100	10	£48.67 / €55.34	£5,940 / €6,740	£2,190 / €2,490

The minimum deposit you can pay for this plan is £100 / €100.

The total payable for the plan covers the essential elements of the funeral 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

Cyprus

When your funeral takes place in Cyprus, the disbursements costs for a burial are included in your plan.

UK

The cost of the Avalon Standard Plan (Cyprus) includes up to £1,000 towards a Disbursement Allowance for funerals enacted in the UK. This allowance is specifically designated to cover or contribute towards certain fees associated with the funeral that are not covered by the services provided by the Avalon Appointed Funeral Director, as outlined in the terms of your plan.

The Disbursement costs covered by this allowance include the cremation or burial fee, which covers the preparation, opening, and closing of an existing burial plot. It also includes the Doctor's fee for providing the medical certificate (required for cremation in England, Wales, and Northern Ireland) and the fee for the Minister or Celebrant who performs the funeral service on the day of the funeral.

The value of the Disbursement Allowance included in the Standard Plan increases annually in line with the Consumer Price Index (CPI) on the 1st of July, regardless of when the plan was purchased. This adjustment helps account for inflation and ensures that the allowance keeps up with the changing costs of these disbursement fees.

If the Disbursement Allowance does not cover the full cost of these fees after the plan holder's funeral, any remaining amount will need to be paid to Avalon or the Funeral Director, depending on the type of funeral. We do not refund any amounts from the allowance that are not used, and it cannot be used for items not listed above.

3.3 Additional extras and contributions

You cannot add anything to this plan.

3.4 Special requests

The Avalon Standard Funeral Plan (Cyprus) does not allow you to make any special requests for your funeral.

4. The Price of a Funeral

The Avalon Standard Funeral Plan (Cyprus) is priced at €4250. 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 €2748 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 Standard Funeral Plan (Cyprus)	€4,250	€2,748 + annual uplift for inflation

5. Plan Inclusions

The Avalon Standard Funeral Plan (Cyprus) provides for the essential products and services provided by the Avalon Appointed Funeral Director for a funeral in Cyprus

Please note, due to regional differences in the North of Cyprus some products and services of the Avalon Standard Plan (Cyprus) may vary.

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

- 1) Appointed Funeral Director attending to all the necessary funeral arrangements prior to and on the day of the funeral
- 2) Appointed Funeral Director providing confidential advice on the certification and registration of the death
- 3) Collection and transportation of the deceased from a place of residence, a care home, hospital, or resting place in Cyprus to the mortuary
- 4) Care and preparation of the deceased at the funeral home – to include full hygienic treatment as required
- 5) Supply of a quality veneered coffin - suitable for burial
- 6) Relevant funeral staff required to conduct the funeral arrangements
- 7) 7 days mortuary expenses
- 8) Transportation of the deceased to the FD appointed cemetery
- 9) 24-hour bereavement line with English speaking operators based in Europe
- 10) Facility for viewing the deceased in office hours
- 11) Robe and fittings as required
- 12) Purchase of a burial plot in FD allocated cemetery
- 13) Minister and service in Cyprus
- 14) Wooden cross with engraving

6. Plan Exclusions

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

Following the death of the plan holder should your Nominated Representative elect to add products or services to your funeral there will be extra charges that will have to be paid by your Nominated Representative.

Your plan does not include:

- 1) Any services for a Funeral Director not appointed by Avalon
- 2) Additional venue costs to host the event or a service
- 3) A wake, including the costs associated with catering for the funeral congregation/guests
- 4) Obituary notices posted in the media
- 5) Flowers, floral tributes, or any items requested in celebration of the deceased
- 6) Headstone, memorials, or associated costs for stonework and erection thereof
- 7) Gifts, including charitable donations
- 8) Cost incurred for the upkeep and maintenance of a memorial
- 9) Any transportation of funeral guests on the day of the funeral
- 10) List of funeral guests who sent flowers and charitable donations
- 11) Hymn cards and order of service
- 12) Audio or visual equipment
- 13) Repatriation from outside Cyprus
- 14) Any other goods or services not listed in the inclusions section

7. Dual Certification

Your Avalon Standard Funeral Plan (Cyprus) is designed to provide your funeral within Cyprus.

For plan holders who have a second residence in the mainland Great Britain, Northern Ireland, mainland Spain, Canary Islands, Balearic Islands 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, Northern Ireland, mainland Spain, Canary Islands, Balearic Islands, Portugal, or Cyprus 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 the UK, Spain, 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 Standard Funeral Plan (Cyprus) does not include repatriation or transportation back into mainland Great Britain, Northern Ireland, Spain, Portugal, and Cyprus 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 (UK, Spain, 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 Standard Plan (Cyprus) Funeral Plan be enacted in the UK, the plan will provide benefits equivalent the Standard Plan (UK).

If you move to a country where we don't operate outside of mainland Great Britain, Northern Ireland, Spain, Portugal, and Cyprus, or we can't find a Funeral Director in the area you've moved to, the funeral plan will not be available in that country and we will cancel your plan and refund the monies paid, less any applicable fees.

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

If you choose to upgrade from the Avalon Standard Plan (Cyprus) 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 Standard Plan (Cyprus).

8.4 Downgrade your plan

You cannot downgrade your Avalon Standard Plan (Cyprus).

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

Avalon (Europe) Limited

Avalon Funeral Plans

Brooke Court
Lower Meadow Road
Handforth Dean
Wilmslow
Cheshire
SK9 3ND
UK

Or

Calle Albatera 1-68
Urb La Finca Golf
03169 Algorfa
Alicante
Spain

Talk to us on

+357 26 022 696
or
+44 161 486 2020

Email us at

customercontact@avalonfuneralplans.com

Visit us at

www.avalonfuneralplans.com