

Repatriation Burial Funeral Plan (Cyprus)

Terms & Conditions

Valid from August 2024

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

The Repatriation Burial Funeral Plan (Cyprus) is designed to provide the benefits detailed on your Plan Certificate by Avalon Appointed Funeral Directors 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 Repatriation Burial 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
Repatriation Burial Funeral Plan (Cyprus)	£6,595 / €7,450	N/A	0	N/A	£6,595 / €7,450	N/A
	£6,595 / €7,450	£500 / €500	1.5 (18 months)	£338.62 / €386.12	£6,595 / €7,450	£0 / €0
	£6,595 / €7,450	£500 / €500	2	£284.44 / €324.34	£7,326.40 / €8,284	£731.40 / €834
	£6,595 / €7,450	£500 / €500	5	£132.06 / €150.59	£8,423.50 / €9,535	£1,828.50 / €2,085

The minimum deposit you can pay for this plan is £500 / €500 and the maximum term is 5 years

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 contribution

The cost of the Repatriation Burial Plan (Cyprus) includes a contribution of up to a maximum of £1200 towards particular disbursement costs (third-party fees). This amount is specifically designated to cover or contribute towards certain third-party fees associated with the funeral, that are not covered by the services provided by the Avalon Appointed Funeral Director.

The specific disbursement fees contributed towards include:

- Cemetery fee, which covers the preparation, opening, and closing of an existing burial plot.
- Fee for the Minister or Celebrant who performs the funeral service on the day of the funeral.

The maximum contributed amount included in the Repatriation Burial Plan (Cyprus) 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 of these disbursement fees over time.

If the contributed amount does not cover the full cost of these fees, any remaining amount will need to be paid to Avalon or the Funeral Director, depending on who issues the payment request.

If the total cost of the listed disbursements is less than the maximum contribution amount at the time of need, we do not refund any amounts 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

Your plan can also feature your special requests that you will retain with your plan documents and passed onto the Funeral Director at the time of your funeral. Special Requests feature personal preferences for the day of the funeral such as:

- Dress code (colourful clothes, formal wear);
- Songs, hymns, readings for the service;
- Flowers or charitable donations;
- Alternative coffin to the one provided with the plan;

If your Special Requests incur a cost these will have to be paid for by your representative to the Funeral Director at time of need.

4. The Price of a Funeral

The Repatriation Burial Funeral Plan (Cyprus) is priced at €7450. 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 contractual price for the various costs involved in providing your funeral. These Funeral Director costs vary depending on factors like region and plan type, but for this particular type of plan, the approximate Funeral Director cost is €5,750* 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. The contracted costs to Avalon are adjusted for inflation annually to reflect the expected future changing prices in the industry.

Plan Name	Today's price	Today's approximate Funeral Director Cost*
Repatriation Burial Funeral Plan (Cyprus)	€7,450	€5,750 + annual uplift for inflation

*Rounded up to the nearest €50

5. Plan Inclusions

The Repatriation Burial Funeral Plan (Cyprus) provides for the essential products and services provided by the Avalon Appointed Funeral Director for a repatriation from Cyprus to the mainland Great Britain.

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

- 1) Attending to all legal and administrative formalities required for repatriation from Cyprus to the mainland Great Britain - liaising with Cyprus and GB funeral director and supervision throughout
- 2) Appointed Funeral Director in Cyprus and mainland Great Britain attending to all the necessary funeral arrangements prior to and on the day of the funeral
- 3) Appointed Funeral Director in Cyprus and mainland Great Britain providing confidential advice on the certification and registration of the death
- 4) Collection and transportation of the deceased from a place of residence, a care home, hospital, or resting place in Cyprus to the mortuary in Cyprus
- 5) Care and preparation of the deceased for transportation (to include full hygienic treatment and removal of pacemaker, where required)
- 6) 3 days mortuary expenses in Cyprus
- 7) Supply of a coffin suitable for transportation
- 8) Transportation of the deceased to the airport in Cyprus
- 9) Flight for the deceased to mainland Great Britain
- 10) A contribution of £250 towards transportation of the deceased to the FD appointed funeral home in mainland Great Britain
- 11) Supply of a simple coffin suitable for burial in mainland Great Britain
- 12) Disbursement contribution included in your plan is £1200 plus any uplift from the Consumer Price Index applied every July. The contribution is put towards the cost of products and services associated with the funeral in the UK that are not guaranteed to be covered under the other terms of your plan and are typically used to cover in part or all of the costs for:
 - a) Burial fee for the preparation, opening and closing an existing burial plot
 - b) Doctor's fee for the provision the medical certificate
 - c) Minister or Celebrant fee to perform the funeral service on the day of the funeral
- 13) Relevant funeral staff required to conduct the funeral service in mainland Great Britain
- 14) 24-hour bereavement line with English speaking operators

6. Plan Exclusions

We have set out below items that are frequently associated with a funeral but are not covered by the Repatriation Burial Funeral 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 of a service including a church 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) Burial plot – a plot of land purchased to be used as a grave
- 7) Headstone, memorials, or associated costs for stonework and erection thereof
- 8) Gifts, including charitable donations
- 9) Cost incurred for the upkeep and maintenance of a memorial
- 10) Any transportation of funeral guests on the day of the funeral
- 11) List of funeral guests who sent flowers and charitable donations
- 12) Use of chapel of rest for viewing the deceased
- 13) Hymn cards and order of service
- 14) Audio or visual equipment
- 15) Repatriation to or from any other country including Northern Ireland
- 16) Any extra airport handling fees not included in the flight
- 17) Any other goods or services not listed in the inclusions section

7. Dual Certification

Your Repatriation Burial Funeral Plan (Cyprus) does not have a dual certification option as it covers the repatriation from Cyprus to the mainland Great Britain.

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

You cannot upgrade your Repatriation Burial Funeral Plan (Cyprus).

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 Repatriation Burial Funeral Plan (Cyprus).

8.4 Downgrade your plan

If you choose to downgrade from the Repatriation Burial Funeral Plan (Cyprus) you may be entitled to a refund of any surplus premiums paid compared to the cost of the new plan. This may be dependent on your payment history.

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.



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