

FREEMAN BROTHERS

FUNERAL DIRECTORS



Prepaid Funeral Plan

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Freeman Brothers is authorised and regulated by the Financial Conduct Authority.
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Introduction to the Freeman Brothers Prepaid Funeral Plan

WHY CHOOSE FREEMAN BROTHERS?

As an established, family-run funeral director, Freeman Brothers fully understands the concern that many people have about arranging their own funeral, which is why we have established a Prepaid Funeral Plan. Our plan enables you to select the type of funeral and arrangements of your choice at today's prices.

Being a small, local business, we are able to talk to our customers directly about their needs and use our local expertise to ensure they are fully informed of all the options available to them. Because we are a plan provider, we are able to make decisions about the products we offer and how they are structured independently, rather than acting as a representative of a larger firm.

COMPARING OTHER PROVIDERS - DISBURSEMENTS

As well as our fees, there are other charges called 'disbursements' that are paid to third parties. These may involve an officiant's fee and cremation/burial fees, all of which we include where applicable. Within each of our tiers, these costs are covered fully, irrespective of the future rate of inflation. We describe this as a 'disbursement guarantee' and are therefore able to say our plans are 'fully guaranteed'. This might not be the case with other plan providers.

Some plan providers offer products with a 'disbursement contribution'. This means the disbursements are not fully guaranteed and may only be covered up to a certain value or percentage increase over time. Such plans may be cheaper to purchase initially. However, if a plan is not fully guaranteed there may be additional costs at the time it is redeemed. As a prospective planholder, you should decide whether your needs are better met by a fully guaranteed plan (which may cost more to purchase), or one without a guarantee. This may be cheaper to buy, but there may be costs later for whoever arranges your funeral.

You should ensure that you understand what is included, and what is guaranteed in the plan you purchase. You should also make sure that you understand the differences between different providers' products if you are making comparisons. As all providers are regulated by the Financial Conduct Authority, they are obliged to provide you with this information in a way that helps you make a decision about what is right for you.

WHY CONSIDER A PREPAID FUNERAL PLAN?

Many people consider purchasing a prepaid funeral plan as a way of securing the money that will be needed to pay for some or all of their funeral in the future.

A prepaid plan can provide reassurance that certain costs are covered, regardless of future changes in circumstance. It can also be a useful way to ensure that funeral wishes are recorded and followed.

Some people may have insurance which they intend to be used for this purpose. However, there is no guarantee that the funds will be used in this way, and some policies may be conditional.

A LOCAL PROVIDER WITH LOCAL KNOWLEDGE

Freeman Brothers has been established in Sussex since 1855. If you would like to know more about our history, please see page 11. Our plan salespeople are all part of the Freeman Brothers team and work within our branches arranging funerals and helping customers daily. Our knowledge of the local area can be useful when purchasing a prepaid funeral plan. We understand for example, the differences between local crematoria; we are familiar with local burial places; we have a good understanding of how third party providers operate. Our plans take into account our local client base. This expertise also ensures that any tailor-made plan takes into account of both the planholder's needs as well as local customs and requirements.

CHOICE AND FLEXIBILITY

Our four tiered plans start from the very simple arrangements of our Basic tier and extend to our Principal tier which provides for a more complex funeral. We offer a separate Direct Cremation plan for customers who do not require a funeral service or who intend that any commemoration of their life be arranged outside the scope of a funeral plan. We can also tailor a plan to your specific requirements should you decide that our other products do not meet your demands and needs.

GUARANTEED INCLUSIONS

Our disbursement guarantee means that we will not ask for any of the plan's inclusions to be paid for again, or for any additional sum to cover them at the point of redemption. If your aim in purchasing a plan is to ensure that funeral costs are met and do not have to be paid for at the time of need, then this guarantee is a significant consideration for you when considering which plan provider's products meet your needs. None of our tiers includes optional choices made at the time of a funeral such as floral tributes, a reception, or monumental masonry such as a headstone- your representatives will need to pay for these. Please note that receipt of floral tributes is not included in our Direct Cremation plan. However, our tailor-made plan can include your chosen monumental masonry if you decide you would like this included.

GUARANTEE

The plan provides a guaranteed price, payable now. We promise to provide the arrangements specified by you, regardless of when the plan's services are required- subject to our Terms and Conditions. We guarantee that the plan's inclusions will never need to be paid for again, but our Simple, Standard, and Principal tier plans allow for additional items to be added at the time of need, to be charged at the prevailing rates.

Who can apply?

All applicants must be over 18 years of age. There is no upper age limit and we will assess the suitability of our plan with each applicant to ensure that they consider it appropriate to their individual situation, demands and needs.

We accept applications on behalf of prospective planholders from those with appropriate authority to make such decisions. Please be aware that we will request documentary evidence of such authority being in place, where applicable.

YOUR DEMANDS AND NEEDS. IS A PREPAID FUNERAL PLAN SUITABLE FOR ME?

Freeman Brothers' Prepaid Funeral Plan meets the demands and needs of someone who has not already made provision for their funeral and wishes to provide the peace of mind that comes with knowing arrangements are in place. You can rest assured that difficult decisions or unexpected expenses will not be encountered by those making those arrangements at a time of bereavement.

Our plans may not be suitable for someone who intends to relocate away from the local area and, as a result, have their funeral carried out by another firm. See page 9 for more details.

If paying by instalments, the plan will meet your demands and needs if the payment period is deemed suitable, and that your health is such that you expect to survive at least the term of the instalment plan.

If you are in any doubt as to the suitability of this Prepaid Funeral Plan for your financial needs, you are within your rights to contact a financial adviser. Freeman Brothers cannot provide financial advice.

How the plan works

Once you have decided which of our products meets your demands and needs, you can secure the costs of the services included (irrespective of the future effects of inflation) at today's price.

OUR TIERED PLANS

The Basic tier is for a cremation service at a local crematorium where Freeman Brothers chooses the date and time.

The Simple tier is for a cremation service at a local crematorium, arranged at a mutually convenient time (as is also the case for the Standard and Principal tiers and our tailor-made plans).

The Standard tier is for a cremation service at a crematorium of your choice.

The Principal tier is suitable for burial or cremation with a service in a Place of Worship, if required (as with the Standard tier, funerals outside our local area will attract travel charges).

All the tiers include giving help and advice to your representatives; bringing the deceased person into our Chapel of Rest and caring for them there prior to the funeral; the necessary staff and transport for the funeral; and a coffin as stated. We will also pay the required charges to third parties. We guarantee that, whatever your tier covers, we will never ask for further payments towards those costs.

It might be that, when the time comes for your funeral, there may be services from other providers which your representatives might choose. For example, they may wish to purchase funeral flowers, organise a reception, or commission

monumental masonry (such as a headstone). These items are not covered by our tiered plans (although we can include monumental masonry in a tailor-made plan) and they should expect to pay additional costs for these.

At the time of need we can, of course, provide additional services that will be charged at the prevailing rates. This excludes the Basic tier and our Direct Cremation product, where we do not allow additional items to be purchased at time of need.

None of our tiers cover the purchase of the plot if this is required in the chosen place of interment. We recommend this is done as soon as is practical (ideally, prior to the death taking place) to avoid situations where the chosen interment place cannot accommodate further interments at the time of death. The purchase of a Prepaid Funeral Plan for interment in a location where plots cannot be purchased in advance is not a guarantee of availability in that place at the time of death. We suggest an alternative choice of location is specified in case of this eventuality.

A full breakdown of what is included and excluded from our range of plans is detailed within this brochure.

Services included in all our products:

- Advice and help when the arrangements have to be carried out
- Bringing the deceased person into our care from within the mainland of Great Britain
- Preparation and care of the deceased person
- A coffin as specified
- Provision of transport as specified
- Staffing as specified

None of our products include the likely additional costs that may be incurred should death occur outside the mainland of Great Britain. Insurance policies, such as travel insurance, often include cover for such circumstances.

We have designed our plan to offer security, value and flexibility. We would particularly like to remind you of the following:

- Not only are all the funeral director's fees included, but all disbursements are also covered fully, irrespective of future price increases. We guarantee that no-one will ever be asked to pay additional sums for anything that your plan has promised to cover, where we fulfil the funeral. See page 9 for more details.
- We also guarantee that no additional charges will be levied in the event of VAT being applied to funeral costs (though they are currently exempt).

OUR OTHER PRODUCTS

For further information about our direct cremation and tailor-made plans, please see the relevant application forms.

OTHER POINTS

We would be pleased to take a note of any other appropriate wishes relating to your funeral arrangements that are not covered by the plan, which we will endeavour to bring to the attention of your Nominated Representative.

OTHER SERVICES INCLUDED AND EXCLUDED

In addition to the items included in all our products, these are the specific services included and excluded in each tier and our direct cremation product.

Our Principal tier does not cover the purchase of the plot if this is required in the chosen place of burial. We recommend this is done as soon as is practical (ideally, prior to the death taking place) to avoid situations where the chosen burial place cannot accommodate further burials at the time of death. The purchase of a Prepaid Funeral Plan for burial in a location where plots cannot be purchased in advance is not a guarantee of availability in that place at the time of death. We suggest an alternative choice of location is specified in case of this eventuality.

Some of our tiers specify a 'local crematorium', which we define as the Surrey and Sussex Crematorium in Crawley, Worthing Crematorium, or either of the crematoria in Brighton. Some of our tiers enable you to choose the funeral location; this can be anywhere in mainland Great Britain, but travel fees for our vehicles and staff will apply outside of our local area (which we define as Sussex, Surrey, and Brighton and Hove).

✓ Items that are included - ✗ Items that are excluded

	Direct Cremation Unattended cremation	Basic Tier Cremation	Simple Tier Cremation	Standard Tier Cremation	Principal Tier Burial or Cremation
Coffin provided	Simple foiled coffin	Simple oak-veneered coffin	Oak-veneered coffin	Good quality oak-veneered coffin	High quality oak-veneered coffin
Transport provided	Hearsette or private ambulance	Hearse	Hearse, which may be followed from an address	Hearse, which may be followed from an address	Hearse, which may be followed from an address
Staffing provided	Necessary for coffin transport only	A full team of conductor and required bearers	A full team of conductor and required bearers	A full team of conductor and required bearers	A full team of conductor and required bearers
Visits to the Chapel of Rest (in working hours by appointment)	✗	✗	✓	✓	✓
A limousine included	✗	✗	✗	✗	✓
Administration of donations	✗	✗	✗	✓	✓
Officiant's fee	✗	✓	✓	✓	✓
Crematorium fee	For a direct cremation	For a full service	For a full service	For a full service	For a full service
If burial, interment fee	✗	✗	✗	✗	✓
Fees for a Place of Worship	✗	✗	✗	✗	✓
A notice in the local paper	✗	✗	✗	✗	✓
Orders of service included	✗	✗	✗	✗	Up to 50 copies
The ability to add items at the prevailing rate	✗	✗	✓	✓	✓
Choice of date, time, and location	Freeman Brothers' choice	At a local crematorium of your choice, date and time chosen by Freeman Brothers	At a local crematorium of your choice, at a mutually convenient day and time	Your choice of location, at a mutually convenient date and time (travel fees will apply for out-of-area funerals)	Your choice of location, at a mutually convenient date and time (travel fees will apply for out-of-area funerals)

PAYMENT OPTIONS

You can also pay for your plan in up to ten monthly instalments. These can be ten equal amounts, or you can make a lump sum payment at the start or end. For exact payment details based upon the number of months and total amount payable, please contact us on 01403 254590, call into your local branch, or email funeralplans@freemanbrothers.co.uk.

	Direct Cremation	Basic Tier	Simple Tier	Standard Tier	Principal Tier
One payment of:	£1800.00	£3350.00	£3850.00	£4300.00	£4800.00

Value declaration

Freeman Brothers wants to ensure that customers who choose to pay for their funeral in advance receive good value in comparison to buying an equivalent funeral at the point it is purchased. Our prepaid funeral plans are priced to be cheaper, or cost the same as, an equivalent at-need funeral provided by Freeman Brothers. The following table shows a comparison between these costs:

Product	Price	Equivalent at-need funeral price	Difference
Direct Cremation	£1800.00	£2068.00	-£268.00
Basic	£3350.00	£3610.00	-£260.00
Simple	£3850.00	£3990.00	-£140.00
Standard	£4300.00	£4425.00	-£125.00
Principal	£4800.00	£5230.00	-£430.00

For value information for our tailor-made plans, please see the relevant application forms.

The money paid for a prepaid funeral plan is invested in the Freeman Brothers Funeral Trust. There is a charge of £199.00 if the plan is cancelled after 30 days or the moratorium period, for plans sold on an instalment basis.

What if I move away?

Freeman Brothers sells funeral plans with the intention that we will carry out the specified arrangements when the time comes. All plans include the cost of collecting the deceased planholder from wherever they die in mainland Great Britain as part of this intention. Therefore, you can still expect us to fulfil the arrangements specified in your funeral plan, as purchased, if you relocate from the local area. Please ensure your nominated representative is aware of this, as they will still be required to liaise with us about your funeral if you move away. If you relocate and this alters your wishes for your funeral, please contact us so we can discuss how the proposed changes impact your plan.

How to Apply

If you feel that one of our products may be suitable for you, please ensure that you have read and fully understood this brochure and the Terms and Conditions before completing the application form and returning it to us. We will then contact you to complete your application. Alternatively, you can make an appointment to visit one of our branches where a member of our team will be happy to discuss your application with you.

If you believe you may require a tailor-made plan, please contact us so that we can inform you of the costs involved and provide any assistance with the application form.

Payment of a lump sum can be made by bank transfer, card, cheque or cash. If paying by instalments, we will discuss arrangements for a standing order; unfortunately, we are unable to set up a direct debit or recurring card payment.

Upon receipt of your completed application and remittance, we will write to you to confirm that your application has been accepted, sending a certificate of membership together with a summary document showing the main features and terms of the chosen product.

Nominated representative

As part of the application process, we will ask you to nominate someone to act as your representative at the time of need. If you let us know on your application form that your nominated representative has not been consulted about their role, we will then write to your nominated representative to make them aware of their responsibilities and provide them with a summary of the services included and excluded from your chosen product.

We strongly recommend that you do select someone to act as your nominated representative as this may make the process smoother when the time comes: you have the right to refuse to do this. If you do not wish to nominate someone to act as your representative, please select the appropriate option within the application form.

What happens next?

If you feel a Freeman Brothers prepaid funeral plan might be suitable for you then please do arrange to call into one of our branches for a meeting with one of our friendly team members. They will work with you to assess your demands and needs and give you all of the information needed to help you in your decision making.

You may also apply by post by returning a completed application form to one of our offices. Please note, one of our team will then contact you to confirm some information- please do look out for our call as we will not be able to process your plan until this conversation has taken place.

Of course, if you have any further questions, you can telephone us, or email funeralplans@freemanbrothers.co.uk for further information. Please don't hesitate to get in touch.

A brief history of Freeman Brothers

Over the years, the Freeman family has served many generations of local families. Bede Freeman, the company's founder, established the business as a general builder at 9 North Parade, Horsham shortly after his marriage in May 1855 and fulfilled a local need by offering funeral services in addition to his stock trade.

This was not uncommon in the nineteenth century: many historic funeral businesses have similar roots as builders or carpenters, having had access to the required materials, labour and transport to fulfil the job.

Our North Parade premises remain Freeman Brothers' Head Office to this day, and we are able to offer our customers a comprehensive and bespoke service following extensive, modern refurbishment. We also have three further premises throughout Sussex. Our Southgate, Crawley branch is within walking distance of town and features ample parking and a modern, homely atmosphere. On the High Street of Billingshurst, our office is conveniently and centrally located, and ideally placed to offer a complete service to the local community and wider Midhurst area. Our most recently-opened premises is well-situated on Hurstpierpoint High Street; our bright and comfortable office has off-street parking and a warm and friendly ambience. J.Gumbrill Monumental Masons, Freeman Brothers' sister company, was established in Horsham over 100 years ago and has been owned by the Freeman family for over 30 years.

The fifth and sixth generations of the Freeman family- direct descendants of Bede and his wife, Betsy- operate the business, supported by a skilled team, some of whom have been with the company for many years, offering continuity of service to generations of local families.

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