

PRIVATE AND CONFIDENTIAL

Ian Strang, CEO
Funeralbooker Ltd, t/a Beyond
3 Loughborough Street
London
SE11 5RB

15th January 2019

Dear Sirs

MISLEADING ADVERTISING ON BEYOND.LIFE

As you know, we are a provider of funeral services and funeral plans in the UK. You will also know that we have materially reduced the prices of our full service and simple funerals. We are writing to object to, and formally request the removal (or correction) of, misleading statements on your website at www.beyond.life.

We are bringing these matters to your attention in accordance with the requirement of the Advertising Standards Authority (“ASA”) that competitors should try to resolve differences directly between themselves before a complaint is filed with the ASA. However, please note that we reserve all our rights (including the right to file a complaint with the ASA), should you fail to make prompt deletions/ corrections of the matters complained of.

We include at Appendix 1 for ease of reference a list of relevant provisions of the CAP code on non-broadcast advertising, to which we refer below.

A. Your Funeral Director Comparison Tool is Misleading: Incorrect Prices, Distorted Comparisons (not taking account of Dignity reduced price services, and wider range of services offered by Dignity), and Misleading Sorting by Distance and Rating

We note by way of background that Dignity have not asked to be listed on your Funeral Director Comparison Tool, and we are (so far as we are aware) the only company in relation to which you have chosen to list numerous branches on this tool which (i) did not ask to be listed, and (ii) does not have a financial relationship with you whereby the funeral director agrees to pay you a 10% commission on fees generated through your website. We also note that you have previously stated on your website that you are “on a mission to help independent funeral directors compete in the new online world against the spending power and digital marketing expertise of the large chains”.

a. Incorrect Prices

The prices shown on your “Compare Funeral Directors” tool for Dignity branches are incorrect, and as a result you are misleading consumers on a significant scale. We include by

Tel 0121 354 1557
Fax 0121 355 8081

way of example a table at Appendix 2, showing a sample of five Dignity branches in a range of UK regions. As can be seen:

- for each branch, prices are shown for (i) “Beyond” (meaning the price for the branch as shown on the Beyond website as at the time of writing), and (ii) Dignity (being the actual current price as offered by the relevant branch). The differential between the two is also shown in red;
- for each branch, and for each of cremation and burial, prices are calculated on four separate bases, which are explained in page 2 of Appendix 2:
 - Default: this includes the elements which Beyond includes in its default price comparisons when a comparison is first run;
 - Simple: this means based on our Simple service being used, which only applies to a more limited range of time slots each week (see further A(b) below), with more limited elements being included as per page 2 of Appendix 2;
 - Alternative Simple: this means based on our standard service (so the Tuesday-Thursday time slot restrictions do not apply), but with the same elements included as per the Simple price;
 - Grand: this includes a more comprehensive range of services as explained in page 2 of Appendix 2;
- all prices (including the prices taken from the Beyond website for Dignity branches) exclude fees charged by crematoria and cemeteries. This approach was taken because a number of the Beyond website prices for Dignity branches reference a cemetery that has closed or a crematorium that was not the logical choice for local residents, such that the branch did not have costs information for the crematorium;
- following the summary sheet on page 3 of Appendix 2, there is a whole-page breakdown per branch, showing how each of the Dignity prices was calculated.

For all of these examples, the price you are showing for the equivalent Dignity services in your “Compare Funeral Directors” tool (as noted in the “Beyond” column) is incorrect, and is substantially higher than the actual price. This is the case even if we only include Dignity prices for services not limited to off-peak times (i.e. the options other than Simple). The price differential is even greater when we look at prices for Dignity services subject to time slot limitations (i.e. the Simple service).

The five branches given as examples in the attachment are merely a sample of the Dignity branches which you have listed on your website. You previously indicated (in your “We’re giving Dignity a hand” blog post dated 12 March 2018) that you have listed 754 Dignity branches in your tool. If it is your position that similar errors are not present across the

Dignity branch listings, please provide evidence to substantiate your position by the deadline stipulated below.

We note that you have a statement at the end of the text which is revealed if a user clicks on a Dignity branch saying “The pricing is accurate, to our knowledge, as of 05 October 2017 and we will update it as soon as we receive notice of any price changes”. This is inadequate to remove the likelihood of consumers being misled because:

- you are well aware (by virtue of this letter and previous communications) that the prices you are showing for Dignity branches are incorrect. It is no excuse to say that you think they were correct in October 2017 (over a year ago), given that you know they are now incorrect; and
- the prices are presented as though they are up to date and the above statement is unlikely to be read; users would have to click on a branch, and then read to the bottom of the branch description (until recently, they also had to click on “read more” to see the statement). Consumers will see the prices when they run the search, and are very likely to interpret them as reflecting current prices and not click and read further to read the disclaimer.

It follows from the above that you are misleading consumers into thinking that our prices are higher than they really are, and are thereby disproportionately benefitting the non-Dignity funeral directors with whom you have a commission arrangement and who you list on your website. This amounts to a breach of CAP rules 1.1, 3.1, 3.3, 3.7, 3.9, 3.10, 3.33, 3.39, and 3.40.

We are aware that you have in the past requested details of our prices. Dignity is in the process of making its pricing available online (for example, our Simple Funeral pricing has been online since January 2018 and our Standard Funeral prices are also now online, and it is our intention that all of our branches will have more comprehensive pricing available online by March 2019. However, as you will be aware, we are not obliged to provide our pricing to Beyond, and it is entirely reasonable for us to choose not to do so, given that you are a competitor. The onus is on you as advertiser to hold evidence to substantiate the marketing communications you make.

b. Distorted Price Comparisons Due to Not Taking Account of Dignity’s Simple Service

You appear to have deliberately ignored our Simple service when calculating prices for Dignity funeral directors. Details of our Simple service (including pricing) are available here: <https://www.dignityfunerals.co.uk/arranging-a-funeral/our-funeral-services/simple-funeral/>, and this pricing has been incorporated into our price details in Appendix 2 to this letter.

Your rationale for ignoring our Simple prices is unclear. We understand from our discussions that you seek to sideline our Simple services on the basis that you think they do not allow any choice of time slot. First, this is not accurate: while our Simple service involves a more limited range of available time slots (typically on a Tuesday, Wednesday or Thursday) than

our other services, it still allows customers some choice within the specified range of days. Secondly, your decision to exclude our cheaper Simple services combined with your approach of comparing our services with the independent funeral directors you partner with produces a distorted picture of the overall relative costs of the two options (particularly given you rely on this comparison to justify your claim on every Dignity branch entry that “Dignity are generally significantly more expensive than the average funeral director”). Thirdly, in reality, all services from every operator will have a number of time constraints (funeral director business hours and existing bookings, availability of crematoria, availability of celebrants etc.), so it is artificial to ignore our Simple service in this way.

Your deliberate exclusion of our Simple service is likely to cause consumer detriment, as they will not be presented with some of the least expensive options available to them.

Your approach in this regard amounts to a breach of CAP rules 1.1, 3.1, 3.3, 3.17, 3.33, 3.35, 3.39, 3.40, and 3.42.

c. Misleading Sorting by Distance and Rating

Your price comparison tool allows users to search for funeral directors based on location. By default, it purports to present the search results listed by distance. However, you have deliberately configured it so that all of the Dignity branches are listed at the bottom of the search results page, regardless of the distance from the location searched on. See the example screenshots at pages 3-7 of Appendix 3. This means that Dignity branches are not listed by reference to their distance from the location searched on, and so gives the impression that Dignity branches are less conveniently located for the consumer than they really are.

A similar problem occurs when the same search results are sorted by “Rating High to Low”: the Dignity branches are listed, and seem to be listed at or towards the bottom of the search results. This gives the false impression that the Dignity branches have been poorly rated, when in fact it appears that none of them have been rated. We understand that the fact that they have not been rated by consumers results either from there being no functionality available to rate Dignity branches, or from the fact that only customers who have booked a funeral through Beyond can use the ratings functionality, and logically such customers are unlikely to also be customers of Dignity (because Dignity services cannot be purchased over the Beyond website). See the example screenshots at pages 9-24 of Appendix 3. Given that there appears to have been no rating of Dignity branches, they should not be listed at all when search results are sorted by rating.

In both cases, you have configured your website so as to give consumers the false impression that the Dignity branches compare less favourably with the independent funeral directors who pay you commission.

This amounts to a breach of CAP rules 1.1, 3.1, 3.17, 3.33, 3.35, and 3.42.

d. *Misleading Comparison Given Wider Range of Services Provided by Dignity*

You have listed out a number of services offered by the independent funeral directors on each entry for such funeral directors. In relation to Dignity branches, you have not done so. This gives the impression that many more services are offered at non-Dignity branches, than at Dignity branches. In fact, the opposite is the case. We note that you previously set out a greyed-out list of services for Dignity branches, which gave an even clearer (false) impression that Dignity's service offering was very limited indeed. But your current approach (of listing services available from non-Dignity funeral directors but not Dignity funeral directors) still gives the false impression noted above.

This amounts to a breach of CAP rules 1.1, 3.1, 3.3, 3.33, 3.35, and 3.42.

B. Unsubstantiated claim to Offer “the best value pre-paid funeral plan on the market, with the lowest fees”

On your website at <https://beyond.life/compare-funeral-plans> you make (inter alia) the following absolute claims: “Get the best value for your money. Here at Beyond, we offer the best value pre-paid funeral plan on the market, with the lowest fees”. You go on to say “Our plan has the lowest administration fee available (£195).”

a. *Lowest Fees*

The “lowest fees” claim is unsubstantiated. In particular, we are aware that Ecclesiastical Planning Services Limited offer a plan with a lower administration fee of only £160 for its Perfect Choice funeral plans, 18% less than your £195 fee. See page 3 of Appendix 4, the first part of which is a copy of the Funeral Application Form, which includes price details. We have confirmed this directly with Ecclesiastical, and include (at page 4 of Annex 4) a copy of an email from their Managing Director Chris Clark to Simon Cox of Dignity dated 26 November 2018, stating “*Perfect Choice Funeral Plans from Ecclesiastical Planning Services have a management charge of £160 which is the only charge that we apply*”.

b. *Best Value*

Regardless of the fees which you charge for funeral plans, your claim that they offer the best value does not appear to be substantiated, given they have been objectively confirmed to be of significantly lower quality than many other plans on the market. We note in this regard that all plans offered by your provider, Open Prepaid Funeral Plans, are listed in the lowest rated category in the Pre-paid Funeral Plans ratings by the two main independent expert ratings services:

- on the Defaqto website they are given two stars out of a possible five; there are no plans which are given less than two stars. See pages 8-9 of Appendix 5; and
- on the Fairer Finance website they are given one star out of a possible 5; there are no plans which are given less than one star. See pages 10-11 of Appendix 5.

Your claims to offer the funeral plan with the lowest fees and best value therefore amount to a breach of CAP rules 1.1, 3.3, 3.7, 3.17, 3.38, and 3.40.

What we Require You to Do

If you feel there are compelling reasons why the matters raised do not amount to breaches of the CAP Code, please provide an explanation and full supporting evidence by 22nd January 2019. Otherwise, we require you to remove and permanently cease to repeat all of the incidents of misleading advertising identified above, by the same deadline.

We consider these breaches of the CAP Code to be a serious matter as the public is being significantly misled, and we are being unfairly commercially disadvantaged. Accordingly, we intend to promptly file a complaint against you with the ASA if you fail to respond as requested above by the deadline given.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Steve Wallis', with a stylized flourish at the end.

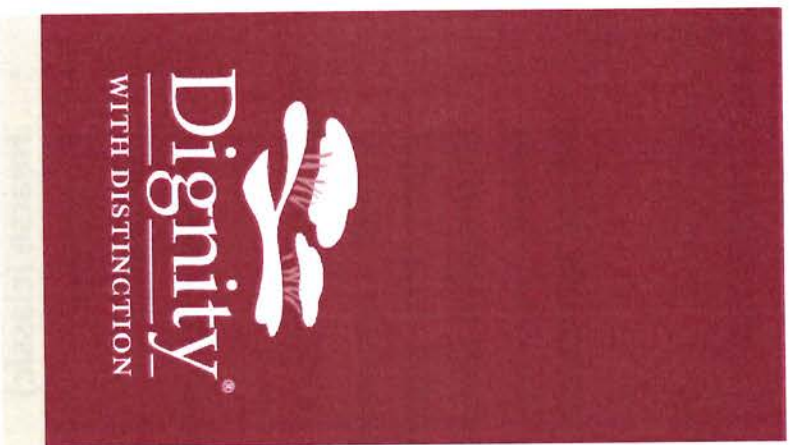
Steve Wallis

Commercial Director

Dignity Plc

Appendix 1- Relevant Rules of the CAP Code

- 1.1** Marketing communications should be legal, decent, honest and truthful.
- 3.1** Marketing communications must not materially mislead or be likely to do so.
- 3.3** Marketing communications must not mislead the consumer by omitting material information (i.e. information that the consumer needs to make informed decisions in relation to a product). They must not mislead by hiding material information or presenting it in an unclear, unintelligible, ambiguous or untimely manner.
- 3.7** Before distributing or submitting a marketing communication for publication, marketers must hold documentary evidence to prove claims that consumers are likely to regard as objective and that are capable of objective substantiation.
- 3.9** Marketing communications must state significant limitations and qualifications. Qualifications may clarify but must not contradict the claims that they qualify.
- 3.10** Qualifications must be presented clearly.
- 3.17** Price statements must not mislead by omission, undue emphasis or distortion. They must relate to the product featured in the marketing communication.
- 3.33** Marketing communications that include a comparison with an identifiable competitor must not mislead, or be likely to mislead, the consumer about either the advertised product or the competing product.
- 3.35** They must objectively compare one or more material, relevant, verifiable and representative features of those products, which may include price.
- 3.38** Marketing communications that include a comparison with an unidentifiable competitor must not mislead, or be likely to mislead, the consumer. The elements of the comparison must not be selected to give the marketer an unrepresentative advantage.
- 3.39** Marketing communications that include a price comparison must make the basis of the comparison clear.
- 3.40** Price comparisons must not mislead by falsely claiming a price advantage.
- 3.42** Marketing communications must not discredit or denigrate another product, marketer, trade mark, trade name or other distinguishing mark.



APPENDIX 2 TO LETTER TO BEYOND

Explanation of the 4 Price Calculations Made

- Beyond **Default** selection includes:
 - Funeral Director's Services
 - Wood Veneer Coffin
 - Hearse (classic)
 - Limousine
 - Celebrant
 - Drs fees – for cremation in England & Wales
- Alternative prices
 - **Simple** – Funeral Director's services, wood effect coffin, hearse, celebrant (and Drs fees where applicable). Dignity offer a more limited choice of days and times (typically on a Tue, Wed or Thur)
 - **Alternative Simple** – as above but without the time period limitation
 - **Grand** – Funeral Director's services, solid wood coffin, hearse, 2 limousines, celebrant (and Drs fees where applicable)

Funeral Directors Fees

Summary of Prices for the 5 Sample Dignity Locations



Kelly & Co, Finchley		Cremation Funerals			Burial Funerals		
Without crem / cemetery	Beyond	Dignity	Difference	Beyond	Dignity	Difference	
"Simple"	4,714	2,389	-2,325	4,550	2,225	-2,325	
Alternative Simple*		3,289	-1,425		3,125	-1,425	
Default	5,256	3,392	-1,864	5,092	3,228	-1,864	
"Grand"	6,308	4,784	-1,524	6,144	4,620	-1,524	
Ginns & Gutteridge, Long Eaton		Cremation Funerals			Burial Funerals		
	Beyond	Dignity	Difference	Beyond	Dignity	Difference	
"Simple"	4,399	2,309	-2,090	4,235	2,145	-2,090	
Alternative Simple*		3,859	-540		3,695	-540	
Default	4,876	4,336	-540	4,712	4,172	-540	
"Grand"	5,863	5,333	-530	5,699	5,169	-530	
Derek Moss, Hutton-le-Hole		Cremation Funerals			Burial Funerals		
	Beyond	Dignity	Difference	Beyond	Dignity	Difference	
"Without crem / cemetery"		2,349	-2,070	4,255	2,185	-2,070	
"Simple"	4,419	3,899	-520		3,735	-520	
Alternative Simple*		4,364	-520	4,720	4,200	-520	
Default	4,884	5,244	-615	5,695	5,080	-615	
"Grand"							
Cookley & Son, Weston-super-Mare		Cremation Funerals			Burial Funerals		
	Beyond	Dignity	Difference	Beyond	Dignity	Difference	
"Without crem / cemetery"		2,339	-2,255	4,430	2,175	-2,255	
"Simple"	4,594	3,239	-1,355		3,075	-1,355	
Alternative Simple*		3,779	-1,308	4,923	3,615	-1,308	
Default	5,087	4,734	-1,356	5,926	4,570	-1,356	
"Grand"	6,090						
Jonathan Harvey, Glasgow		Cremation Funerals			Burial Funerals		
	Beyond	Dignity	Difference	Beyond	Dignity	Difference	
"Without crem / cemetery"		1,845	-2,750	4,595	1,845	-2,750	
"Simple"	4,595	3,695	-900		3,695	-900	
Alternative Simple*		4,270	-900	5,170	4,270	-900	
Default	5,170	5,365	-890	6,255	5,365	-890	
"Grand"	6,255						

London

Midlands

North East

South West

Scotland

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Kelly & Co, Finchley



	Alternative		Default		"Grand"	
	"Simple"	Simple*				
Funeral Directors services	1,995	2,895	Funeral Directors services	2,998	Funeral Directors services	2,895
Drs Fees	164	164	Drs Fees	164	Drs Fees	164
Celebrant	230	230	Celebrant	230	Celebrant	230
Wood effect coffin	included	included	Wood veneer coffin	included	Solid wood coffin	995
Hearse	included	included	Hearse	included	Hearse	included
Limo	n/a	n/a	1 Limo	included	2 Limo	500
	2,389	3,289		3,392		4,784
	Alternative		Default		"Grand"	
	"Simple"	Simple*				
Funeral Directors services	1,995	2,895	Funeral Directors services	2,998	Funeral Directors services	2,895
Celebrant	230	230	Celebrant	230	Celebrant	230
Wood effect coffin	included	included	Wood veneer coffin	included	Solid wood coffin	995
Hearse	included	included	Hearse	included	Hearse	included
Limo	n/a	n/a	1 Limo	included	2 Limo	500
	2,225	3,125		3,228		4,620

*Same as Simple but without the time period limitation

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Derek Moss, Hetton-le-Hole

Cremation	Alternative		Default	"Grand"
	"Simple"	Simple*		
Funeral Directors services	1,995	3,545	Funeral Directors services	3,545
Drs Fees	164	164	Drs Fees	164
Celebrant	190	190	Celebrant	190
Wood effect coffin	included	included	Wood veneer coffin	290
Hearse	included	included	Hearse	included
No limo	n/a	n/a	1 Limo	350
Total	2,349	3,899	4,364	5,244

Burial	Alternative		Default	"Grand"
	"Simple"	Simple*		
Funeral Directors services	1,995	3,545	Funeral Directors services	3,545
Celebrant	190	190	Celebrant	190
Wood effect coffin	included	included	Wood veneer coffin	290
Hearse	included	included	Hearse	included
No limo	n/a	n/a	1 Limo	350
Total	2,185	3,735	4,200	5,080

*Same as Simple but without the time period limitation

Cooksley & Son, Weston Super Mare

	"Simple"	Alternative Simple*	Default	"Grand"
Cremation				
Funeral Directors services	1,995	2,895	Funeral Directors services	2,895
Drs Fees	164	164	Drs Fees	164
Celebrant	180	180	Celebrant	180
Wood effect coffin	included	included	Wood veneer coffin	290
Hearse	included	included	Hearse	included
No limo	n/a	n/a	1 Limo	500
Total	2,339	3,239		4,734
Burial				
	"Simple"	Alternative Simple*	Default	"Grand"
Funeral Directors services	1,995	2,895	Funeral Directors services	2,895
Celebrant	180	180	Celebrant	180
Wood effect coffin	included	included	Wood veneer coffin	290
Hearse	included	included	Hearse	included
No limo	n/a	n/a	1 Limo	500
Total	2,175	3,075		4,570

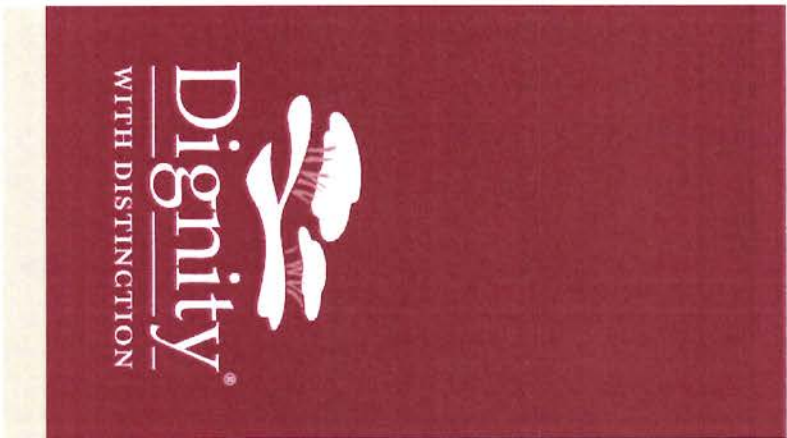
*Same as Simple but without the time period limitation

Jonathan Harvey, Glasgow

Cremation	Alternative		Default	"Grand"
	"Simple"	Simple*		
Funeral Directors services	1,695	3,545	Funeral Directors services	3,545
Drs Fees	-	-	Drs Fees	-
Celebrant	150	150	Celebrant	150
Wood effect coffin	included	included	Wood veneer coffin	290
Hearse	included	included	Hearse	included
No limo	n/a	n/a	1 Limo	285
			2 Limos	570
Total	1,845	3,695		4,270
				5,365

Burial	Alternative		Default	"Grand"
	"Simple"	Simple*		
Funeral Directors services	1,695	3,545	Funeral Directors services	3,545
Celebrant	150	150	Celebrant	150
Wood effect coffin	included	included	Wood veneer coffin	290
Hearse	included	included	Hearse	included
No limo	n/a	n/a	1 Limo	285
			2 Limos	570
Total	1,845	3,695		4,270
				5,365

*Same as Simple but without the time period limitation



APPENDIX 3 TO LETTER TO BEYOND

Sorting Function on Beyond Price
Comparison Tool

Search on Postcode

NW6 5PS – sorted by Distance

11th January 2019

Beyond...

Malvern Rd, London NW6 5P...

Our Services - Features - Advice - Login - 0800 044 9454

Get a personalised quote
Get started

87 funeral directors are available

Green Endings - Ladbroke Grove
E4 179
View profile

Leverton & Sons
E3 724
View profile

London Funeral Company
E2 944
View profile

Looking for something simpler? £1,195
View profile

Leverton & Sons
E3 724
View profile

Leverton & Sons
E3 724
View profile

Leverton & Sons
View profile



Select Crematorium
West London Crematorium
View profile

- Leverton & Sons**
E3 7Z4
View
- Leverton & Sons**
E3 7Z4
View
- Agincourt Family Funeral Directors**
E2 6S4
View
- Chelsea Funeral Directors - Chelsea**
E3 834
View
- Poetic Endings**
E3 909
View
- Green Endings - Tufnell Park**
E4 179
View
- Chelsea Funeral Directors - Fulham**
E3 834
View
- Chelsea Funeral Directors - Westminster**
View

Not sure what you are looking for?
Call us today on 0800 054 9767

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Adam James Funeral Service
£2,829
Milton Keynes, MK14 6JL
View profile



J H Kenyon Funeral Directors (Dignity ...
£5,906
Milton Keynes, MK14 6JL
View profile



J H Kenyon, J Hemp Funeral Directors (...
£5,906
Milton Keynes, MK14 6JL
View profile



James Crook (Dignity PLC)
£5,906
Milton Keynes, MK14 6JL
View profile



Ronald P Sherry & Son Funeral Directo...
£5,906
Milton Keynes, MK14 6JL
View profile



James Crook (Dignity PLC)
£5,906
Milton Keynes, MK14 6JL
View profile



Map of Milton Keynes

Our Services
Compare Funeral Directors
Funeral Plans
Milton Keynes

Advice Centre
Beyond Big - The Last Word
Beyond Help Centre
Beyond Forum
Funeral Costs, UK 2017

Funeral Directors near me
Funeral Directors in London
Funeral Directors in Manchester
Funeral Directors in Birmingham
Funeral Directors in NZ


Get in touch
Contact us
List your business





Strictly Confidential


Search on Postcode NW6 5PS – sorted by ratings


11th January 2019


- 


Hearden-Smith and Daughters Funerals...
E3 194
★★★★★ 1
Next
- 


William Dauphy - Independent Funerals...
E3 651
★★★★★ 1
Next
- 

Green Endings - Turfhill Park
E4 179
★★★★★ 1
Next
- 

Valentine & Turner Family Funeral Directors...
E3 914
★★★★★ 2
Next
- 

G.L. Skinner & Son - Ives
E3 549
★★★★★ 1
Next
- 

James Harper Independent Funerals Directors...
E3 504
★★★★★ 3
Next
- 

J.J. Burgess & Sons Independent Funerals...
E3 214
★★★★★ 1
Next
- 

F.J. Pinnock & Son
E3 179
★★★★★ 1
Next

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Beyond...

Malvern Rd, London NW6 5P...

Our Services: Forms Advisor Login 0800 044 9454

Get a personalised quote

The service is available for you to use. We guarantee our price based upon questions

87 funeral directors are available

Rating: 5



RL Morgan Funeral Directors

£3,264

5 stars



Harold White Independent Funeral Dir...

£3,530

5 stars



Poetic Endings

£3,909

5 stars

Looking for something simpler? £1,195



Chingford Mount Funeral Services

£3,366

5 stars



Enfield Funeral Directors

£3,384

5 stars



Southall Funeral Service

£3,384

5 stars



Select Crematorium

West Epsom Crematorium

317 Marlborough Crematorium



Southall Funeral Service
E3 439
5.0 (1 review)
Next



A & J Morris & Sons - Addiscombe
E2 779
5.0 (1 review)
Next



James Funeral Service
E3 039
5.0 (1 review)
Next



Binder & Sons
E3 084
5.0 (1 review)
Next



Rowland Brothers Funeral Directors - B...
E2 779
5.0 (1 review)
Next

Not sure what you are looking for?
0800 054 9767



W. J. Murray & Son Ltd
E3 369
5.0 (1 review)
Next





London Funeral Company
E2 944
5.0 (1 review)
Next


Digitised Funeral Care
5.0 (1 review)
Next


Strictly Confidential


- 


Dignified Funeral Care
E3 319
★★★★★ 2 **Heart**
12/2024 - 12/2024 - 12/2024 - 12/2024 - 12/2024
- 


Brooks Funeral Directors
E2 684
★★★★★ 3 **Heart**
12/2024 - 12/2024 - 12/2024 - 12/2024 - 12/2024
- 

H Phillips Funeral Directors (Dignity) P...
E5 906
★★★★★ 4 **Heart**
12/2024 - 12/2024 - 12/2024 - 12/2024 - 12/2024
- 

J A Masey & Sons Funeral Directors (D...
E5 906
★★★★★ 4 **Heart**
12/2024 - 12/2024 - 12/2024 - 12/2024 - 12/2024
- 

Hayes & English Funeral Directors (Dig...
E5 876
★★★★★ 4 **Heart**
12/2024 - 12/2024 - 12/2024 - 12/2024 - 12/2024
- 

Henley Funeral Service (Dignity) PLC
E5 737
★★★★★ 4 **Heart**
12/2024 - 12/2024 - 12/2024 - 12/2024 - 12/2024
- 

Henry Paul Funeral Directors (Dignity) ...
E5 906
★★★★★ 4 **Heart**
12/2024 - 12/2024 - 12/2024 - 12/2024 - 12/2024
- 

Henry Paul Funeral Directors (Dignity) ...
E5 906
★★★★★ 4 **Heart**
12/2024 - 12/2024 - 12/2024 - 12/2024 - 12/2024

Beyond...
Malvern Rd, London NW6 5P...
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87 funeral directors are available

Henry Paul Funeral Directors (Dignity) ...
£5,906
Henry Paul Funeral Directors (Inc. Chrl...
£5,781
Howslow Funeral Services (Dignity PLC)
£5,781

Henry Paul Funeral Directors (Inc. Chrl...
£5,781
Howslow Funeral Services (Dignity PLC)
£5,781

Howslow Funeral Services (Dignity PLC)
£5,781

Looking for something simpler? £1,195
James Crook (Dignity PLC)
£5,906

James Crook (Dignity PLC)
£5,906

J H Kenyon Funeral Directors (Dignity) ...
£5,906

J H Kenyon Funeral Directors (Dignity) ...
£5,906

Strictly Confidential

Looking for something simpler? £1,195

James Cook (Dignity PLC)
Dignity
£5,906
View profile

JH Kenyon Funeral Directors (Dignity ...)
Dignity
£5,906
View profile

JH Kenyon Funeral Directors (Dignity ...)
Dignity
£5,906
View profile

JH Kenyon Funeral Directors (Dignity ...)
Dignity
£5,906
View profile

JH Kenyon Funeral Directors (Dignity ...)
Dignity
£5,906
View profile

JH Kenyon Funeral Directors (Dignity ...)
Dignity
£5,906
View profile

JH Kenyon / Hemp Funeral Directors (...)
Dignity
£5,906
View profile

Not sure what you are looking for?
0800 054 9767

Funeral Plan Application Form for online set plans

Please complete this form clearly in black ink and in BLOCK CAPITALS.

Person to be covered by the plan

Title Surname

First name(s) Date of birth

Address

Address Postcode Tel. no.

Email

Joint plan (if applicable)

Title Surname

First name(s) Date of birth

Address

Address Postcode Tel. no.

I/We wish this plan to pay out on: First death **OR** Second death (please tick one box only)

Planholder or purchaser's details (if different to above)

Title Surname

First name(s)

Address

Address Postcode Tel. no.

Email

Next of kin, executor or personal representative's details (if known)

Title Surname

First name(s)

Address

Address Postcode Tel. no.

Correspondence instruction

Please send correspondence to:

The person covered by the plan The planholder or purchaser Other (please specify below)

Appendix 4 - Ecclesiastical Planning Services Limited, Funeral Application Form, Email

Your Funeral Plan

Please tick the selected plan

- The Basic Plan £2,535 (this plan cover's funeral director's costs only)
- The Simple Plan £3,605
- The Traditional Plan £3,915
- The Complete Plan £4,280

PAYMENT OPTIONS

Please make cheques payable to Perfect Choice.

- Cheque BACS Card payment

For card payments, please call 0800 633 5626.

The plan prices above include a management fee of £160. The Simple, Traditional and Complete Plans include a contribution of £1,200 towards the fees for cremation, medical fees for Cremation Certificates and payment to a minister or officiant. The above prices are valid until December 2018.

We will locate an accredited funeral director for you, but if you have a preferred funeral director, please include their details below and we will endeavour to place it with your chosen funeral director.

Preferred funeral director's name, address and postcode (optional):

To be completed by the customer(s)

Data Protection – Ecclesiastical Planning Services (as the data controller) will always act responsibly with your data. We will process your personal data, which may include 'special category data' such as religion, in accordance with the applicable data protection law and on the legal basis that is necessary to set-up, administer and carry out your funeral plan, and for business management purposes. We will also share your data with the whole of life assurance policy provider to which your plan is linked, administrative functions within the Ecclesiastical Group and your selected funeral director in order that they can carry out the plan when the time comes. If data processing takes place outside the European Economic Area, we will make suitable arrangements for your personal information to be protected. You can withdraw your consent to us holding your data but this may mean we are unable to carry out your funeral plan. For further information on how we manage data responsibly, please refer to our Privacy Policy at www.funeralplans.co.uk/ecclesiastical-privacy-policy or contact our Data Protection Officer at the address on the front of this form or on 0345 607 3274.

- Please tick to confirm that you give your consent for us to hold and process 'special category data'.
- If you have provided personal data of others, for example for a beneficiary, next of kin or executor, please tick to confirm that you have their consent for us to hold and process their personal data on this form.

Please read the Perfect Choice Funeral Plans Terms and Conditions and let us know if you have any queries. Please sign below to confirm you have read, understood and accept the Perfect Choice Funeral Plans Terms and Conditions and that the details on this Application Form are correct.

Signed

Date

Signed
(if applicable)

Date

What to do next

Please return your completed form and cheque (made payable to Perfect Choice) to us at:

**Perfect Choice Funeral Plans,
Beaufort House, Brunswick Road, Gloucester GL1 1JZ.**

If you would prefer a burial rather than a cremation, or wish to discuss an instalment payment plan or a personal plan tailored to your requirements, please call us on 0800 055 6503 or email us at info@perfectchoicefunerals.com.

From: Clark, Chris [mailto:chris.clark@ecclesiastical.com]
sent: 26 November 2018 09:17
To: Cox, Simon <Simon.Cox@dignityuk.co.uk>
Subject: RE: Open/Beyond....

Hello Simon,

Just to confirm our conversation on Thursday...

Perfect Choice Funeral Plans from Ecclesiastical Planning Services have a management charge of £160 which is the only charge that we apply.

I cannot reconcile the numbers that Open and Beyond quote in their promotional materials. As you know, John Taplin at Open did agree to correct the data some months ago following my conversation with him although he has not followed through with his promise.

We have been aware that incorrect information is being shown on Beyond's website and we will take the opportunity to remind John Taplin that he needs to update the information.

With kind regards.

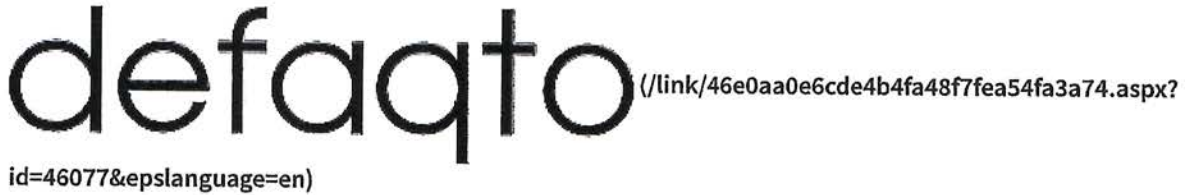
Chris.

Chris Clark
Managing Director
Ecclesiastical Planning Services Limited
Direct Tel: 01452 875729
Mobile: 07770 520144
Email: chris.clark@ecclesiastical.com

Appendix 5 - Defaqto, Fairer Finance

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Co-op Funeralcare
Gold



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The Diamond



Lincolnshire Co-Op Funeral Services
Lincoln Plan



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Ruby Plan



Co-op Funeralcare
Silver



Dignity
The Pearl Plan



Golden Charter
Select Plan



Heart of England Co-operative
Gold



Heart of England Co-operative
Silver



Legal & General
The Pearl



Lincolnshire Co-Op Funeral Services
York Plan



Post Office Money
Standard



Scotmid Co-Operative Funerals
The Edinburgh

3 Star rated



Age Co
Basic Plan



Age Co
Ivy Plan



Avalon Funeral Plans
Balmoral

	Avalon Funeral Plans Highgrove
	Avalon Funeral Plans Windsor Way
	Central England Co-operative Bretby
	Central England Co-operative Colourful
	Central England Co-operative Kensington
	Central England Co-operative Malvern
	Central England Co-operative Stanford
	Chelmsford Star Co-operative Amber Plan
	Chelmsford Star Co-operative Pearl Plan
	Choice Choice Plus
	Choice Essentials
	Co-op Funeralcare Bronze



Co-op Funeralcare
Simple



Dignity
The Amber Plan



Dignity
The Limited Plan



East of England Co-operative
Britten Plan



East of England Co-operative
Cavell Plan



East of England Co-operative
Knight Plan



East of England Co-operative
Nelson Plan



Funeral Planning Services
Liberty Bronze Plan



Funeral Planning Services
Liberty Gold Plan



Funeral Planning Services
Liberty Silver Plan



Golden Charter
Basic Plan



Golden Charter
Basic Plus Plan



Golden Charter
Standard Plan



Golden Charter
Value Plan



Golden Leaves
FROM50 The Bronze Plan



Golden Leaves
FROM50 The Gold Plan



Golden Leaves
FROM50 The Platinum Plan



Golden Leaves
FROM50 The Silver Plan



Golden Leaves
FROM50 The Zinc PPlan



Heart of England Co-operative
Bronze



Legal & General
The Amber Plan



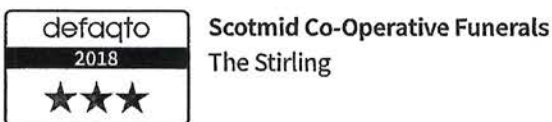
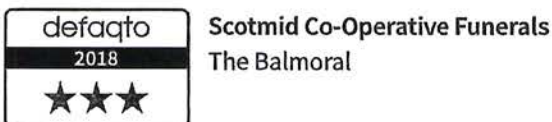
Lincolnshire Co-Op Funeral Services
Canterbury Plan



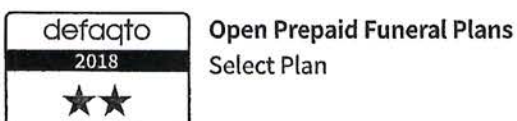
Lincolnshire Co-Op Funeral Services
Simple Plan



Midcounties Co-operative Ltd
Bronze Cremation Plan



2 Star rated





Open Prepaid Funeral Plans
Traditional Plan



SafeHands
Direct Cremation Funeral Plan



SafeHands
Pearl Funeral Plan



SafeHands
Ruby Funeral Plan



SafeHands
Sapphire Funeral Plan



SafeHands
Topaz Funeral Plan

1 Star rated

No products rated at this level

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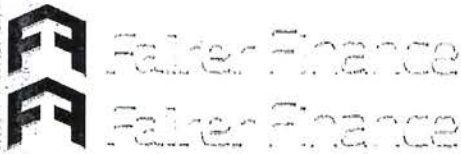
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
5 STARS










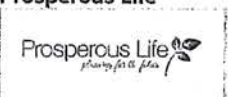
4 STARS

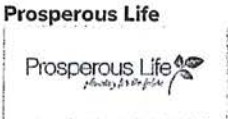



3 STARS

2 STARS

1 STAR

BRAND	PRODUCT NAME	STAR RATING
	Standard More cover details	Fairer Finance  Rated by Experts
	Value More cover details	Fairer Finance  Rated by Experts
	Bronze More cover details	Fairer Finance  Rated by Experts
	Silver More cover details	Fairer Finance  Rated by Experts
	Zinc More cover details	Fairer Finance  Rated by Experts
	Select More cover details	Fairer Finance  Rated by Experts

BRAND	PRODUCT NAME	STAR RATING
<p>Open Prepaid Funeral Plans</p> 	<p>Simple More cover details</p>	<p>Fairer Finance ★ Rated by Experts</p>
<p>Open Prepaid Funeral Plans</p> 	<p>Simple Plus More cover details</p>	<p>Fairer Finance ★ Rated by Experts</p>
<p>Open Prepaid Funeral Plans</p> 	<p>Traditional More cover details</p>	<p>Fairer Finance ★ Rated by Experts</p>
<p>Perfect Choice Funeral Plans</p> 	<p>Basic More cover details</p>	<p>Fairer Finance ★ Rated by Experts</p>
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<p>Pride Planning</p> 	<p>Simplicity More cover details</p>	<p>Fairer Finance ★ Rated by Experts</p>
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<p>Prosperous Life</p> 	<p>Platinum More cover details</p>	<p>Fairer Finance ★ Rated by Experts</p>

BRAND	PRODUCT NAME	STAR RATING
	<p>Silver More cover details</p>	
	<p>Standard More cover details</p>	

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