



Co-op Funeralcare - Funeral Plans

Frequently Asked Questions

Why choose a Co-op funeral plan?

For over 80 years, Co-op Funeralcare has helped the nation celebrate the lives of its loved ones. Co-op funeral homes sit at the heart of local communities. So you'll have the reassurance that Co-op Funeralcare can both plan and carry out your funeral, ensuring every detail is exactly as you wanted.

Who can buy a plan?

Co-op Funeralcare plans are available to anyone over the age of 18 and Co-op Funeralcare asks no medical questions. If you're paying by instalments over 2-5 years, all instalments must be completed by your 80th birthday

Another person can pay for your plan but you're still responsible for payments. You'll own and control your plan and will receive the documents relating to it. If the person paying for your plan is paying by instalments over 2-5 years, that person must be 18 years of age or over. All payments must be completed by their 80th birthday.

How can I pay for my funeral plan?

You may pay in full, in instalments over 6 or 12 months, or in instalments over 2-5 years.

Instalment charges do not apply when paying in instalments over 6 or 12 months. When paying in instalments over 2-5 years, you'll pay extra instalment charges.

What additional costs are there to be paid for at the time of the funeral?

Your representative making the arrangements may wish to include additional items in your funeral that are not part of your plan. These could include flowers, additional limousines, newspaper notices etc. The Funeral Director can help to arrange these and they will need to be paid for in full before the funeral.

What happens if I stop paying for my plan?

Please contact Co-op Funeralcare if you're struggling to pay for your plan, to discuss options.

What if I want to make changes to my plan?

There's no administration charge for making changes. Co-op Funeralcare outlines all of the potential change scenarios and how this may affect your plan in our terms and conditions. Please contact Co-op Funeralcare if you wish to make any changes and they can talk this through with you.

What if I want to cancel my plan?

However you pay, you can cancel your plan within 30 days of the start date without giving any reason and receive a full refund.

If you cancel your plan after 30 days of the start date, there'll be a cancellation charge of £250 on set or tailor-made funeral plans or £100 on masonry plans.

For further information on your right to cancel please see Co-op Funeralcare's full terms and conditions.

Funeral Services Limited (30808R) trading as Co-op Funeralcare, with registered office at 1 Angel Square, Manchester, M60 0AG.

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