

FAQs for customers who have transferred

About us

1. Who are Dignity?

Dignity was one of the first companies to develop a funeral plan product, innovating the concept in 1985, and sells around 30,000 funeral plans per year.

Dignity is the only UK provider uniquely positioned in the end-of-life sector that offers the provision of high-quality funeral plans, high standards of care and compassion at the time of need through our national funeral director network, whilst offering a peaceful place to say goodbye and remember at our 46 crematoria and cemetery locations across England and Scotland.

The benefit for the consumer being one trusted, respected and regulated funeral plan provider that will also deliver the funeral to the highest of standards at the point of need.

2. Why is Empathy UK no longer able to provide my funeral?

Your existing Funeral Plan provider, Empathy UK Funeral Plans Limited ("Empathy UK"), has failed to seek or be awarded authorisation under the new FCA rules and is therefore withdrawing from the UK funeral plan market. We are therefore offering you the opportunity to obtain an FCA-regulated Dignity Funeral Plan that matches the plan you purchased with Empathy UK as closely as possible, and at no additional cost to the price you agreed to with Empathy UK.

3. How do I know if my money is safe with Dignity?

The money you pay for a plan is placed in The UK Funerals (2022) Trust, which is an independent trust. The trustees ensure the money is prudently managed and we will also guarantee to add funds if necessary to the trust to ensure it is always fully funded. Additionally, your money will also be protected by the Financial Services Compensation Scheme if we cannot meet our obligations.

What happens now

1. When will Dignity contact me with confirmation of my transfer?

You will receive confirmation of your transfer shortly after the deadline to notify us of your decision.

2. When will Dignity contact me with confirmation of my Direct Debit setup?

If you are still paying for your plan in monthly instalments, you will receive a letter regarding your Direct Debit set up shortly after we send you confirmation of your transfer, and within 5 working days of the Direct Debit being set up.

3. When will Dignity contact me with my welcome pack and details of my plan?

We will write to you again with a welcome pack containing more information on your plan and how you can make changes within six to eight weeks of receiving your confirmation of transfer.

My plan

1. What is included in my Dignity Funeral Plan?

Your Dignity Funeral Plan will closely match the plan you purchased with Empathy UK, at no additional cost to the price you agreed to with Empathy UK. Further information will be provided in the welcome pack you will receive from us within six to eight weeks of us confirming your transfer to Dignity.

2. Why is my Dignity Funeral Plan different to the plan I had with Empathy UK?

We have matched the plan you purchased with Empathy UK as closely as possible, but understand that there may be some discrepancies with what you purchased from Empathy UK. Where there are discrepancies, we have aimed to provide you with a service which is equivalent to or higher than the value of the plan you had before.

What happens when someone passes away

1. Someone I know has passed away and has a Dignity Funeral Plan. What should I do?

In the first instance, you should contact your local Dignity Funeral Director by visiting: <https://www.dignityfunerals.co.uk/find-funeral-directors-near-you/>. If you are unable to contact your local Dignity Funeral Director, you can call us on 0808 239 6465 and we will help you handle the rest. You will have the assistance and support of a dedicated team the entire time.

Making changes to my plan

1. How can I make changes to my Dignity Funeral Plan?

You can make changes to your Dignity Funeral Plan once we receive the funds from your previous funeral plan provider Empathy UK. We will notify you once we have received your funds and you can change your plan at any time after that.

2. How do I pick my Funeral Director?

Once you receive your welcome pack from us, it will contain details on how to allocate a Dignity Funeral Director to your plan. Your chosen Funeral Director has to be a Dignity Funeral Director, further information can be found at: <https://www.dignityfunerals.co.uk/find-funeral-directors-near-you/>.

In the unfortunate event that you pass away without having chosen a Funeral Director, we will allocate one to your plan.

Making monthly payments towards my plan - for customers paying by Direct Debit

1. Can I make a lump sum payment for my plan?

Yes, you can choose to make a lump sum payment for your plan without any additional charges.

2. What will happen if I miss my monthly payments?

You must pay the monthly instalments in full and on time, as set out in your welcome pack. We will contact you if you miss a payment. We have the right to end your plan if you miss the equivalent of two or more consecutive payments.

Cancelling my plan

1. How do I cancel my Dignity Funeral Plan?

You may cancel your plan once we receive the funds from your previous funeral plan provider, Empathy UK, without giving us any reason and without having to pay any cancellation fee. We will notify you once we have received your funds and you can cancel your plan at any time after that.

The amount you will receive will be in line with the terms and conditions enclosed in your welcome pack from us.

2. What are the cancellation terms for my Dignity Funeral Plan?

You have a right to cancel your plan at any time, without giving us any reason and without having to pay any cancellation fee.

If you do decide to cancel your plan, you must notify us either, in writing, by telephone 0800 033 4744, by visiting us in branch, by visiting our website (dignityfuneralplans.co.uk/cancellation) or by email planinfo@dignityfuneralplans.co.uk.

The refunded sum shall be capped at the amount of money received by us in relation to the plan from your previous provider Empathy UK and any subsequent payments made directly from you to us.

FAQs for customers who have not transferred

Transferring to a Dignity Funeral Plan

1. Who are Dignity?

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2. Why is Empathy UK no longer able to provide my funeral?

Your existing Funeral Plan provider, Empathy UK, has failed to seek or be awarded authorisation under the new FCA rules and is therefore withdrawing from the UK funeral plan market.

We are therefore writing to customers of Empathy UK if we are able to offer the opportunity to obtain an FCA-regulated Dignity Funeral Plan that matches the plan they purchased with Empathy UK as closely as possible, and at no additional cost to the price they agreed to with Empathy UK. If you have not heard from us, it may be that we were unfortunately unable to duplicate your existing plan to the plan you purchased with Empathy UK.

3. Why haven't I heard from Dignity?

It may be that we were unfortunately unable to duplicate your existing plan to the plan you purchased with Empathy UK.

4. What is included in my Dignity Funeral Plan if I choose to transfer?

Your Dignity Funeral Plan will closely match the plan you purchased with Empathy UK, at no additional cost to the price you agreed to with Empathy UK.

5. What do I need to do if I want to transfer to a Dignity Funeral Plan?

You will need to provide consent to entering into a Dignity Funeral Plan and, if you are still paying for your plan in monthly instalments, also confirm your Direct Debit details.

You will also need to authorise Empathy UK to transfer to Dignity any amounts which may have already been paid by you to Empathy UK to continue funding your funeral plan.

There are three ways in which you can do this:

- **Using our designated online website** www.rescueplan.dignityfunerals.co.uk by 30 November - you will need your Dignity plan ID, postcode and date of birth in order to login, and also - if you are still paying for your plan in monthly instalments, your Direct Debit details to hand; or
- **Completing and returning the forms you received in the post** using the prepaid envelope so that we receive it by 30 November 2022; or

- **Calling our dedicated helpline** on 0808 234 1417, lines are open Monday to Friday 9am - 5pm until 30 November 2022, and one of our representatives will talk you through and process your transfer to a Dignity Funeral Plan on your behalf. You will need your Dignity plan ID, postcode, date of birth and also - if you are still paying for your plan in monthly instalments, your Direct Debit details to hand.

Please note that our representatives will not be able to give you advice or recommendations and can only process your transfer on your behalf. Furthermore, our representatives will not be able to assist with any queries regarding your existing plan or refunds – for these please contact Empathy UK directly.

Cancelling my plan with Empathy UK

1. **I would like to cancel my plan with Empathy UK and do not wish to transfer to a Dignity Funeral Plan. What should I do?**

If you do not wish to transfer to a Dignity Funeral Plan, then you do not need to take any action. Your existing Funeral Plan provider, Empathy UK, will contact you in due course with an update on your funeral plan. We do not know what that update will include but we can be certain that you will not continue to receive any funeral plan benefits from Empathy UK or any other party.

2. **How much money will I be refunded if I cancel my plan with Empathy UK and do not transfer to a Dignity Funeral Plan?**

You can contact Empathy UK who will be able to provide you with further information, should you elect not to take on a Dignity Funeral Plan.

3. **I have chosen not to transfer to a Dignity Funeral Plan and have cancelled my plan with Empathy UK. What happens next?**

Your existing Funeral Plan provider, Empathy UK, will contact you in due course with an update on your funeral plan.

4. **What options do I have other than to cancel my plan with Empathy UK?**

To ensure your funeral is still covered, you can choose to opt into a Dignity Funeral Plan.