

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 Silver Clouds no longer able to provide my funeral?

Your previous Funeral Plan provider, Silver Clouds Later Life Funeral Planning Limited ("Silver Clouds") has withdrawn from the UK funeral plan market.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 Silver Clouds as closely as possible, and at no additional cost to the price you agreed to with Silver Clouds.

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 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 no later than 5 working days prior to payment being taken.

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 eight to ten 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 Silver Clouds, at no additional cost to the price you agreed to with Silver Clouds. Further information will be provided in the welcome pack you will receive from us within eight to ten weeks of us confirming your transfer to Dignity.

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

We have matched the plan you purchased with Silver Clouds as closely as possible but understand that there may be some discrepancies with what you purchased from Silver Clouds. 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. Please note that whilst we have made every effort to ensure that your Dignity Funeral Plan matches the plan you purchased with Silver Clouds as closely as possible, we are unable to offer a dedicated on-line memorial page that includes on-line donations.

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 Silver Clouds. 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.

Canceling my plan

1. When can I cancel my Dignity Funeral Plan?

You may cancel your plan once we receive the funds from your previous funeral plan provider, Silver Clouds, 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.

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

You have a right to cancel your plan any time after we have received the funds from your previous funeral plan provider, 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 amount you will receive will be in line with the terms and conditions enclosed in your welcome pack from us. The refunded sum shall be capped at the amount of money received by us in relation to the plan from your previous provider 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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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 Silver Clouds no longer able to provide my funeral?

Your existing Funeral Plan provider, Silver Clouds Later Life Funeral Planning Limited ("Silver Clouds") has withdrawn from the UK funeral plan market.

3. Why haven't I heard from Dignity?

It may be that we were unfortunately unable to offer a like-for-like plan to the plan you purchased with Silver Clouds.

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 Silver Clouds, at no additional cost to the price you agreed to with Silver Clouds. Please note that whilst we have made every effort to ensure that your Dignity Funeral Plan matches the plan you purchased with Silver Clouds as closely as possible, we are unable to offer a dedicated on-line memorial page that includes on-line donations.

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 Silver Clouds to transfer to Dignity any amounts which may have already been paid by you to Silver Clouds 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 13 January 2023 - 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 13 January 2023; or
- **Calling our dedicated helpline** on 0808 234 1417, lines are open Monday to Friday 9am - 5pm, until 13 January 2023, 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 Silver Clouds directly.

Cancelling my plan with Silver Clouds

1. I would like to cancel my plan with Silver Clouds 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, Silver Clouds, 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 Silver Clouds or any other party.

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

You can contact Silver Clouds 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 Silver Clouds. What happens next?

Your existing Funeral Plan provider, Silver Clouds, 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 Silver Clouds?

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