

FAQs for customers who have transferred (not opted out)

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 Capital Life no longer able to provide my funeral?

Your previous Funeral Plan provider, Capital Life Funeral Planning Limited (“Capital Life”) has withdrawn from the UK funeral plan market. You were therefore offered the opportunity to obtain an FCA-regulated Dignity Funeral Plan that matches the plan you purchased with Capital Life as closely as possible, and at no additional cost to the price you agreed to with Capital Life. Your Plan was transferred to Dignity on 31st October 2022.

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

The money you will pay for a plan is to be 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 to the trust if necessary 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?

Your transfer to Dignity has already taken place and, if not already, you will receive confirmation of your transfer shortly. Due to the large number of plans being transferred, please wait to hear from us within the next month.

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

If a new Direct Debit is required, you will receive a letter regarding your Direct Debit setup 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?

Dignity 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 Capital Life, at no additional cost to the price you agreed to with Capital Life. 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 Capital Life?

We have matched the plan you purchased with Capital Life as closely as possible, but understand that there may be some discrepancies with what you purchased from Capital Life. 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 Dignity 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, Capital Life. 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, Dignity will allocate one to your plan.

Making monthly payments towards my plan

1. I have transferred to Dignity, but I need to confirm my Direct Debit details. How do I do this?

You will need to confirm some details to set up your Direct Debit to Dignity by 14 December 2022.

There are three ways you can confirm your Direct Debit details:

- Visiting www.rescueplan.dignityfunerals.co.uk by 14 December 2022 - you will need your Dignity plan ID, postcode and date of birth in order to login, and also your Direct Debit details in order to confirm them; or

- Completing and returning the enclosed forms in Dignity's letter to you using the pre-paid envelope also enclosed so that it will be received by 14 December 2022; or
- Calling our dedicated Dignity helpline on 0808 234 1417, lines are open Monday to Friday 9am - 5pm until 14 December 2022. You will need your Dignity plan, ID postcode, date of birth and Direct Debit details. In anticipation of a significant volume of calls, Dignity recommend using one of the other two ways to provide your Direct Debit details instead.

Please be advised that, where you do not provide Dignity with your Direct Debit details in time, Dignity reserve the right to cancel your funeral plan.

2. 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.

3. 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. Dignity will contact you if you miss a payment. We have the right to end your plan if you miss two or more consecutive, monthly 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, Capital Life, 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. Once you have received Your welcome pack, details of how to cancel will be included.

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

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

If you do decide to cancel your plan, you must notify Dignity either, in writing, by telephone 0808 033 4744, by visiting Dignity in branch, by visiting the 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 Dignity. The refunded sum shall be capped at the amount of money received by us in relation to the plan from your previous provider Capital Life and any subsequent payments made directly from you to us.

FAQs for customers who have opted out

Transferring to a Dignity Funeral Plan

1. Who are Dignity?

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2. Why is Capital Life no longer able to provide my funeral?

Your previous Funeral Plan provider, Capital Life Funeral Planning Limited (“Capital Life”) has withdrawn from the UK funeral plan market.

3. Why haven't I heard from Dignity?

We are only writing to customers of Capital Life who have not opted out before 31st October 2022, if we are able to offer the opportunity to obtain an FCA-regulated Dignity Funeral Plan that matches the plan they purchased with Capital Life as closely as possible, and at no additional cost to the price they agreed to with Capital Life.

If you have not heard from us, it may be because we have been notified by Capital Life that you have opted out of the transfer, or you have opted out using our online portal or by calling our helpline on or before 31st October 2022. If you believe you have opted out by mistake, or if you wish to opt back in, please call Dignity's helpline asap on 0808 033 4744 and we will arrange the transfer of your plan to us, provided that your funeral plan account is bought back up to date, prior to the transfer.

Cancelling my plan with Capital Life

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

The deadline to notify us of your decision not to transfer to a Dignity Funeral Plan was 31 October 2022. If you did not notify us of your decision by that date then you have been transferred to Dignity and will have to call us using the number in your welcome pack once you receive it from us in order to cancel your plan with Dignity.

2. How much money will I be refunded if I cancelled my plan with Capital Life and have not transferred to a Dignity Funeral Plan?

You can contact Capital Life who will be able to provide you with further information, should you have informed Capital Life before 31 October 2022 that you did not want to take on a Dignity Funeral Plan. Any and all refunds will be made in accordance with the funeral plan terms and conditions you held with Capital Life at the time of cancellation.

3. I have chosen to opt out of a Dignity Funeral Plan and have cancelled my plan with Capital Life. What happens next?

Provided that you opted out before 31st October 2022, your existing Funeral Plan provider, Capital Life, will contact you in due course with an update on your funeral plan.

4. Can I cancel my plan with Dignity after transferring to a Dignity Funeral Plan?

You may cancel your plan once we receive the funds from your existing funeral plan provider, Capital Life, 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.

If you do decide to cancel your plan, you must notify Dignity either, in writing, by telephone 0808 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 Dignity. The refunded sum shall be capped at the amount of money received by us in relation to the plan from your previous provider Capital Life and any subsequent payments made directly from you to us.