

Golden Leaves International Funeral Plans: Details & Costs - Euros

The Opal Plan

- Administration of the Plan
- Attending to all necessary funeral arrangements
- The funeral director's services
- Conveyance of the deceased to the mortuary within Spain
- Advice on certification and registration
- 3 day's mortuary expense
- Preparation and care of the deceased
- Supply of a veneered coffin
- Provision of a hearse to the local crematorium
- Provision of necessary staff
- Cremation fee and doctor's certificate
- Supply of an Urn
- Certificate to allow ashes to be taken on board an aircraft
- Death Certificate translated to English

A plan providing for a simple funeral service covering the essential items, including the removal and disposal of the deceased, suitable for single people with no family. This funeral could be completed within 72 hours.

Opal Plan Cost € 3650.00

Instalment plans based on an initial deposit of € 150.

For Instalment payments, there will be an Instalment Management Charge of 4% per annum, except for the first 12 months.

Months	Monthly payment	Total payment
12	€ 291.67	€ 3,650.00
24	€ 151.67	€ 3,790.00
36	€ 105.16	€ 3,935.60
48	€ 82.02	€ 4,087.02
60	€ 68.24	€ 4,244.50

The Pearl Plan

- Administration of the Plan
- Attending to all necessary funeral arrangements
- Provision of funeral director's services
- Conveyance of the deceased to the mortuary within Spain
- Advice on certification and registration
- 5 days mortuary expense and time to pay last respects
- Normal hygienic treatment (if required) and care of the deceased
- Supply of a quality coffin suitable for cremation or burial
- Robe and fittings as required
- Provision of a hearse to the local crematorium or cemetery
- Provision of necessary staff to attend the service
- Accompanying flowers provided – terms apply
- Religious service, priest and staff attendance
- Cremation fee and doctor's certificate
- Provision of a quality urn
- Cremation certificate to allow ashes to be taken aboard aircraft
- Death Certificate translated to English

A plan providing for a comprehensive funeral service. Providing all the services within the Opal plan with the added benefit of a floral tribute and premium coffin. A funeral similar in content to that which you would expect in the UK, allowing five days for family participation especially if based in a different country. This is suitable for couples and families. Please note embalming is not included.

Pearl Plan Cost € 4050.00

Instalment plans based on an initial deposit of € 150.

For Instalment payments, there will be an Instalment Management Charge of 4% per annum, except for the first 12 months.

Months	Monthly payment	Total payment
12	€ 325.00	€ 4,050.00
24	€ 169.00	€ 4,206.00
36	€ 117.17	€ 4,368.24
48	€ 91.40	€ 4,536.97
60	€ 76.04	€ 4,712.45

The Golden Plan - Repatriation

- Administration of the Plan
- Attending to all necessary funeral arrangements
- The funeral director's professional services
- Removal to the funeral director's premises
- Preparation for international travel
- A simple coffin conforming to international travel
- Delivery to airport in closed hearse
- Delivery from UK airport to funeral directors (100 km)
- Full use of the chapels of rest
- A quality wood veneer coffin
- Hearse on day of the funeral
- Provision of conductor & bearers
- Service and committal at crematorium
- Minister services
- Advice to executors relating to registration & documentation
- All legal documents required for repatriation and its funeral services
- Freight fee allowance of € 1100 is included within the plan
- Contribution to UK funeral director's fee of £2000 is included in the plan

A plan providing for repatriation back home to the desired country worldwide and a contribution to a simple funeral service at the destination country of choice.

Golden Plan Cost € 9000.00

Instalment plans based on an initial deposit of € 150.

For Instalment payments, there will be an Instalment Management Charge of 4% per annum, except for the first 12 months.

Months	Monthly payment	Total payment
12	€ 737.50	€ 9,000.00
24	€ 383.50	€ 9,354.00
36	€ 265.89	€ 9,722.16
48	€ 207.40	€ 10,105.05
60	€ 172.55	€ 1,503.25

Additional Options on all plans:

- | | |
|--|-----------------|
| 1. Contribution to repatriation of ashes | € 330.00 |
| 2. Mortuary expense per day | € 132.00 |

Please Note: The above plans permit cremation or repatriation & cremation. Should you require burial then the company contributes a sum equal to the cost of cremation towards the burial cost. Any additional costs for a grave plot must be paid at the time of need.

Please note you will need to call Golden Leaves on 8000 98309 to receive the Golden Leaves Currency conversion day rate if paying in Sterling.

Golden Leaves International Funeral Plans Payment Form



Please complete all the following sections in BLOCK CAPITALS and return this form to your Golden Leaves Agent

For office use only:

Plan Holder:

Ref No:

Section 1		Plan Purchaser's details	
Name	<input type="text"/>		
Postal Address	<input type="text"/>		
	<input type="text"/>		
Post Code	<input type="text"/>		Country <input type="text"/>
Tel	<input type="text"/>		
	Email <input type="text"/>		

Section 2	Type of Plan
	<input type="text"/>

Section 3	Method of Payment Please tick your preferred method of payment and enter amounts where relevant.
Cash / Transfer	<input type="checkbox"/> Amount <input type="text"/> £/€ Credit/Debit card <input type="checkbox"/> Please refer to section 5
Cheque	<input type="checkbox"/> Amount <input type="text"/> £/€ Instalments <input type="checkbox"/> Please refer to section 4
Make cheques payable to Golden Leaves Trust	

Section 4	Paying by Instalments including the collection of a deposit
Deposit Amount: A minimum deposit amount is required to be paid on all instalment purchases.	
Please indicate your desired deposit value here: <input type="text"/> £/€	
Payment Period All instalments purchasers carry a cumulative Instalment Management Fee of 4%.	Instalment period (months) <input type="text"/> First Monthly Payment <input type="text"/> £/€
	Exchange Rate <input type="text"/> Monthly Payment <input type="text"/> £/€
	Total Amount Payable <input type="text"/> £/€
	Date First Payment due <input type="text"/> / <input type="text"/> / <input type="text"/>
	Date of Last Payment on <input type="text"/> / <input type="text"/> / <input type="text"/>

Once you have completed Section 4 and are paying by Sterling Direct Debit please complete the details overleaf.

Section 5	Credit Card / Debit Card details
Type of Credit / Debit Card	Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Switch <input type="checkbox"/>
Card Holder details if different from Plan Purchaser details above	
Name of Cardholder	<input type="text"/> As printed on the card
Billing Address	<input type="text"/>
If different to Postal Address	<input type="text"/>
	Post Code <input type="text"/>
Card Number	<input type="text"/>
Issue Date	<input type="text"/> / <input type="text"/> / <input type="text"/> Expiry Date <input type="text"/> / <input type="text"/> / <input type="text"/>
Security Number	<input type="text"/> <small>The last 3 digits on the back of your card</small>
Cost of Plan	<input type="text"/> £/€
Deposit Amount	<input type="text"/> £/€
Total	<input type="text"/> £/€

Please debit my account and pay Golden Leaves Trust the amount quoted in section 5.

By signing this form you are confirming that you have read and understood the Terms & Conditions of Golden Leaves Funeral Plans.

Signature _____ Date _____

Golden Leaves International Funeral Plans Payment Form



Instruction to your Bank or Building Society to pay by Direct Debit

Currency: Sterling Euros

Please fill in the whole form including official use box using a ball point pen and send it to:



Golden Leaves Trust
16th Floor, No.1 Croydon
12-16 Addiscombe Road
Croydon
CR0 0XT

This is not part of the instruction to your Bank or Building Society.

Name and full postal address of your Bank or Building Society

To the Manager Bank/Building Society

Address

Postcode

Service User Number

8	3	8	3	6	6
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Reference

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Name(s) of Account Holder(s)

Instruction to your Bank or Building Society

Please pay Golden Leaves Trust Direct Debits from the account detailed in this Instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Golden Leaves Trust and if so, details will be passed electronically to my Bank/Building Society.

Bank/Building Society account number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Signature(s)

Branch Sort Code

--	--	--	--	--	--	--	--	--	--	--	--

Date

Banks and Building Societies may not accept Direct Debit instructions for some types of account



This guarantee should be detached and retained by the Payer

The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, Golden Leaves Trust will notify you three working days in advance of your account being debited or as otherwise agreed. If you request Golden Leaves Trust to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by Golden Leaves Trust or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when the Golden Leaves Trust asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

Golden Leaves International Funeral Plans SEPA Direct Debit Mandate



By signing this mandate form, you authorise

- (A) GOLDEN LEAVES INTERNATIONAL LTD to send instructions to your bank to debit your account and
- (B) your bank to debit your account in accordance with the instructions from GOLDEN LEAVES INTERNATIONAL LTD.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank.

A refund must be claimed within 8 weeks starting from the date on which your account was debited.
Your rights regarding the below mandate are explained in a statement that you can obtain from your bank.

For office use only:

Unique Mandate Reference
(UMR)

Creditor Identifier	ES70000N0068192D
Creditor's Name	GOLDEN LEAVES LIMITED
Address	N°1 Croydon
	16th Floor
	Croydon
Post Code	CR9 6DS
Country	United Kingdom
Telephone	00 44 20 8684 3464

Please complete all the fields marked*

Your name*	<input type="text"/>
Your address	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
Your Post Code	<input type="text"/>
Your Country	<input type="text"/>

Your Account Number (IBAN)*

Your Bank Identifier Code
Number (IBIC)*

Type of payment* Recurrent Payment OR One-off payment Please tick one box only

Date of Signature* / /

Signature _____

Please return this mandate form to GOLDEN LEAVES INTERNATIONAL LTD

Golden Leaves International Funeral Plans

Terms & Conditions



Please read these conditions carefully before you sign the application form and (if applicable) the payment form.

Instructions For Next Of Kin Or Executors When Death Occurs

1. When death occurs please contact your appointed funeral director or call us on our emergency service freefone number **8000 98309** or if you are outside the UK + **44 20 8684 3464**. Both our number and the funeral director operate 24hrs every day of the year. You will be in touch with a professional who knows exactly what to do. They will arrange and advise on any immediate steps to be taken.
2. The information you and we require is contained in this information bureau. Should there be any further information required we will advise at the time.
3. When attending the Registrars of Births Deaths & Marriages please remember to bring along this folder and if possible, a birth and/or marriage certificate.
4. Extra copies of the death certificate should be obtained for Probate, Social security benefits, Banks and Insurance at the time of the registration.
5. Golden Leaves Ltd will require a copy death certificate to access the Golden Leaves Trust in order to pay for the funeral service.

1. Definitions

- 1.1 In these conditions the words listed below shall have the following meanings unless the context otherwise requires:
 - "Authority" means the Funeral Planning Authority or such other organisation as may from time to time succeed or replace it.
 - "Cancellation Charge" means the cancellation charge which may be made by the Company in accordance with the provisions of these conditions, being 20% of the cost of the relevant Plan (or such lesser sum which the Company may from time to time specify).
 - "Company" means Golden Leaves Limited.
 - "Funeral Director" means the Funeral Director named in the Plan.
 - "Plan" means the Funeral Plan identified in this Agreement which includes the services specified by the Company from time to time to be within that Plan.
 - "Plan Holder" means you or, where you are purchasing the Funeral Plan for the benefit of some other person, that other person. References in these terms to 'your representatives' shall only be applicable where you are the Plan Holder or if you pre-decease the Plan Holder.

2. Contract

- 2.1 No contract shall exist between you and the Company until this Agreement has been signed and dated on behalf of the Company to indicate its acceptance of the proposal. When this has been done, this will be the issue date of the Plan.
- 2.2 Upon acceptance the Company, and once the first payment has been received, will issue you with plan acceptance documentation including a membership certificate and card which will identify the Plan and provide an emergency telephone number in the event of the death of the Plan Holder.

3. Obligations of the Company

- 3.1 Upon payment for the Plan of the sum shown in the Agreement the Company will provide or procure the services stipulated in the Plan upon the following conditions and subject also to the exclusions and limitations in clause 4 of these Conditions:
 - 3.1.1 If you have a complaint about the Company then you are asked to contact the Company which will endeavour to resolve the issue.
 - 3.1.2 Any complaints about the Funeral Director will be subject to the Funeral Director's own complaints procedure. The Company will assist you in the resolution of a complaint by liaising with you and the Funeral Director.
 - 3.1.3 If any of the services stipulated in the Plan are unavailable at the time of the funeral the Company will procure that substitute services are provided which are as near as practicable equivalent to the services stated in the Plan.

4. Exclusions and Limitations

- 4.1 The cost of the funeral in the Plan includes certain disbursements ('Disbursements') as well as the Funeral Director's own charges. Disbursements comprise all out of pocket expenses and sums payable to third parties in connection with the funeral other than any sums due to the Funeral Director for providing their own services. Such disbursements can include (by way of example only) sums payable for purchasing a burial plot, crematorium fees, doctor's fees, minister's fees, church fees, flowers and obituaries. The cost of the Disbursements is shown in the cost details for each Plan issued by the Company or specifically noted in the Plan documentation.

If the cost of the Disbursements increases between the date of the purchase of the Plan and the date of the funeral by more than the increase over such period in the Retail Prices Index (RPI) then you or your representatives (or other person who arranges the funeral) will be liable to pay the difference to the Funeral Director in accordance with their payment terms or, alternatively, you or your representatives (or other person who arranges the funeral) may cancel the Plan and receive a refund of the price paid for the Plan less the Company's Cancellation Charge.
- 4.2 **BURIALS:** For Plans which provide for a burial, the Company will incur costs to third parties, such as the provision of a burial plot. The Company will endeavour to purchase the plot at the time the Plan is entered into; however, if pre-purchase of grave space is not possible (or if, the Company having pre-purchased a burial plot that plot later ceases to be available for any reason outside the Company's control) and the costs of a burial plot increase between the date of the purchase of the Plan and the date of the funeral by more than the increase over such period in the Retail Prices Index (RPI) then you or your representatives (or other person who arranges the funeral) will be liable to pay the difference to the Funeral Director in accordance with their payment terms. Alternatively, you or your representatives (or other person who arranges your funeral) may require the Company to refund them the price paid for the Plan less the Company's Cancellation Charge.

If any of the burial costs increase as a result of the Plan Holder moving address (for example the interment costs of the cemetery) between the date of the purchase of the Plan and the funeral then if such increase is more than the increase in the RPI over the same period then you or your representatives (or other person who arranges the Funeral) will be liable to pay the difference to the Funeral Director. Alternatively, the Company will at the request of you or your representatives make a refund to you or them of the price of the Plan less the Company's Cancellation Charge. The burial plot will only be purchased by the Company when funds to cover this purchase have been collected from you or your representatives.
- 4.3 **CREMATION:** For Plans which provide for cremation, should any of the specific instances referred to in clauses 4.3.1 to 4.3.3 below apply, then additional charges will be due from you or your representatives (or other person who arranges the funeral) to the Funeral Director in accordance with their payment terms. These are as follows:
 - 4.3.1 if the crematorium at which the funeral occurs makes any additional charge for the provision of music (including, for example, an organist or choir) or any other services;
 - 4.3.2 any fee payable to a doctor to the extent that it exceeds the maximum amount recommended from time to time by the British Medical Association or any successor body thereto;
 - 4.3.3 the fee charged by the Minister of Religion or Officiant to the extent that it exceeds the maximum amount recommended by the Church of England Stipend Authority or any other authority of the Church of England in succession thereto.
- 4.4 The funeral service will be arranged at a time convenient to the representatives of the Plan Holder, subject to the availability of the Funeral Director.

5. Change of Address or requirements

The guarantee for the Plan is given by the appointed Funeral Director. Should you change the requirements in your Plan (which would include a change of address or funeral arrangements) this may cause the original guarantee offered by the appointed Funeral Director to lapse. The Company shall endeavour to appoint a new Funeral Director without incurring any additional costs. If this is not possible you will be notified in writing with an estimate of the additional costs which will need to be paid to the newly appointed Funeral Director at the time of the funeral. The capital amount, along with its growth whilst in the trust will be treated as a contribution towards the funeral costs by the newly appointed Funeral Director.

Terms & Conditions (continued)

6. IVA/VAT

- 6.1 Apart from the specific instances referred to in clause 6.2 below, the Plan does not include IVA/VAT which is not at present charged on funerals in the United Kingdom. However, if at the time of the Plan Holder's funeral IVA/VAT is payable on the funeral service or any part of it then any increased costs will be payable by you or your representatives (or other person arranging the funeral) to the Funeral Director.
- 6.2 Some Plans do include a charge for IVA/VAT on certain items (for example, the provision of a headstone or memorials). If at the date of the funeral the rate of IVA/VAT has increased then you or your representatives (or other person arranging the funeral) will be liable for the increase which will be payable to the Funeral Director in accordance with their payment terms.

7. Procedure on Death of Plan Holder

- 7.1 Subject to Clause 3 and Clause 7.2 below, as soon as the Company has been informed of the death of the Plan Holder and been given such information as is necessary
- 7.1.1 the Company will instruct the Funeral Director to undertake the funeral in accordance with the Plan; and
- 7.1.2 the Funeral Director's charges will be settled by the Company, providing the plan has been fully paid.
- 7.2 The Company will only instruct the Funeral Director if at the date of death an agency or service agreement is in force between the Company and the Funeral Director, which the Funeral Director is able to perform. If this is not the case then the Company will (at the option of you or your representatives) either refund the sums which have been paid into the Plan (in which case the provisions of sub-clause 9.2 below will apply if the Plan is cancelled in accordance with that sub-clause) or (subject to the provisions of these Terms) pay the cost of any other funeral director appointed by the Plan Holder's representatives provided that:
- 7.2.1 the services are in accordance with the Plan; and
- 7.2.2 the funeral director's charges for the funeral (including, without limitation, costs, due to third parties) do not exceed the price then chargeable by the Company for the nearest equivalent funeral plan at the date of death and are reasonable.
- 7.3 All arrangements for the funeral will be made direct between the Plan Holder's representatives and the Funeral Director.

8. Payment by Instalments

- 8.1 As an alternative to making a single payment you may if you wish pay by Instalments. If you have selected the Instalment Option your payments should be shown on the Payment Form. On all instalments purchases of longer duration than 12 months a cumulative interest charge of 4% per annum is included in the monthly instalment calculations.
- 8.2 The first instalment is due on the 1st or 16th of the month following the month of acceptance of your application. All further instalments are then payable (subject to the following provisions) on or about the 1st or 16th of each month thereafter.
- 8.3 If you choose to pay by instalments you are not contractually bound to make them. However, unless all instalments under the Plan are paid then the Company will be under no obligation to provide or procure the services of the Plan. The full payment for the outstanding balance is required to be paid to Golden Leaves prior to the funeral taking place.
- 8.4 If any instalment is not paid on the stipulated date in the Payment form the Company reserves the right to cancel the Plan on giving you not less than fourteen days prior written notice and will refund all payments made to that date (without interest), less the Company's Cancellation Charge
- 8.5 If the Plan has not been cancelled under Clause 8.4 above or Clause 9 below then in the event of the death of the Plan Holder before all instalments are paid, the Plan guarantee will lapse and the Company will, upon the request of you or your representatives, either:
- 8.5.1 refund all instalments paid to that date (without interest) less the Cancellation Charge or
- 8.5.2 apply the balance remaining, towards the cost of your funeral in accordance with the Plan upon payment by you or your representatives of the balance due and any additional sums due in accordance with these Terms.

9. Cancellation

- 9.1 Whether you are paying for the Plan by instalments or in a lump sum you or your representatives have the right to cancel the Plan upon giving to the Company written notice to this effect within 28 days after the issue date, when the Company receives the first payment; whether full payment, instalment or deposit. All payments made to the date of termination will be repaid to you or your representatives (without interest). In these circumstances no Cancellation Charge will be made.
- 9.2 After the said 28 day period, you or your representatives may request the Company to refund the cost of the Plan (if paid for in full) whereupon the Company may in its absolute discretion refund the amount paid less its Cancellation Charge on the whole or any part of the cost of the Plan and also (in the case of a Plan providing for a burial), less the costs incurred by the Company in purchasing or reserving a burial plot.

10. General

- 10.1 The Company is not liable for any acts or omissions of any Funeral Director appointed pursuant to Clause 7.1
- 10.2 The Company cannot be held responsible for the acts or omissions of the Funeral Director appointed under clause 7.1 unless the Company has been negligent in its appointment.
- 10.3 All sums received by the Company constitute a pre-payment towards the cost of the funeral described in the Plan in accordance with the provisions of these Terms. Neither you nor (if different) the Plan Holder nor your respective representatives shall be entitled to any interest on or income from any part of the sum paid to the Company in connection with the Plan and any right which you or your representatives may have to any refund of sums paid are governed strictly by the terms of this Agreement. The sums which you pay to the Company in connection with the Plan will be paid directly to the Trustees of the Golden Leaves Trust Fund, in accordance with the requirements of the Financial Services and Markets Act 2000 (Regulated Activities Order 2001). The Company is entitled solely to any growth in or interest on or income from the sums paid, which entitlement the Company has settled in accordance with the terms of the Trust.
- 10.4 The Company shall have no further obligations to you, the Plan Holder (if different) or your respective representatives, whether financial or otherwise, save as expressly set out in these Terms and in the Code of Practice.
- 10.5 You may not assign your rights and obligations under the Agreement.
- 10.6 Any notice or other information required or authorised by these Terms shall be given by hand or sent by first class pre paid post to the other party at the address specified in the Agreement or to such other address as that party may notify the other in writing from time to time in accordance with this provision.
- 10.7 The provisions of clauses 4, 5 and 6 are made for the benefit of a Funeral Director and, accordingly, it may in its own right enforce these provisions in accordance with the Provisions of the Contracts (Rights of Third Parties) Act 1999 ('the Act'), This Agreement does not, however, create any other rights enforceable by any person who is not a party to it (including, without limitation, a Plan Holder where you are purchasing the Plan not for yourself but for some other person) under the Act.
- 10.8 The Company and you have a free choice about the law that can apply to a contract. The Company proposes to choose the law of England and Wales, and, by entering into this contract, you agree that the law of England and Wales applies. All communication will be in English.

11. Cancellation Charge

The cancellation charge on all Plans is equivalent to 20% of the overall cost of the funeral plan or such lesser amount as the Company may specify from time to time, either in relation to any individual Plan or to its Plans generally. The cancellation charge is included within the price of each Plan. In the event of cancellation in accordance with clause 9.1 of these Terms (but not otherwise) neither you nor your representatives will be charged this figure.

Golden Leaves International Funeral Plans: Application Form

Please complete all four sections:

Section One

Plan Holder's Details

Ref No:

Plan Holder	<input type="text"/>	Date	/	/
Residential Address	<input type="text"/>			
Postal Address	<input type="text"/>			
Email Address	<input type="text"/>		Tel.	<input type="text"/>
Date of Birth	<input type="text"/>		Place of Birth	<input type="text"/>

If you are applying for a plan for a third party please complete your details below:

Plan Applicant	<input type="text"/>
Address	<input type="text"/>
	Tel. <input type="text"/>

Do you wish them to be notified of the funeral plan and the arrangements you have made? YES/NO

Section Two

Important Contact Information

My Executors are	<input type="text"/>	Tel.	<input type="text"/>
Address	<input type="text"/>		
Email Address	<input type="text"/>		
Next of Kin	<input type="text"/>	Tel.	<input type="text"/>
Address	<input type="text"/>		
Email Address	<input type="text"/>		
Doctor's Name	<input type="text"/>	Tel.	<input type="text"/>
Address	<input type="text"/>		
Email Address	<input type="text"/>		
NIE Number	<input type="text"/>	Passport Number	<input type="text"/>

Section Three

Funeral Services

Plan Type	<input type="text"/>	£/€
Additional Options	<input type="text"/>	£/€
	Total	£/€
Funeral Directors	<input type="text"/>	Tel.
Address	<input type="text"/>	
Service at	<input type="text"/>	Religion
Crematorium/Cemetery	<input type="text"/>	Tel.
Directions for cremated remains	<input type="text"/>	
Dual Plan Address	<input type="text"/>	
	<input type="text"/>	
Further Notes	<input type="text"/>	
	<input type="text"/>	

Section Four

As part of our continued commitment to support expatriates in Spain, Golden Leaves have launched our new Expat Services Initiative. The additional services that we offer are listed below. Please tick the boxes of those which you would like additional help or information on:

Health Insurance	<input type="checkbox"/>	Currency Exchange	<input type="checkbox"/>	Marine Insurance	<input type="checkbox"/>	Wills & Probate	<input type="checkbox"/>
Car Insurance	<input type="checkbox"/>	Travel Insurance	<input type="checkbox"/>	Residencia Assistance	<input type="checkbox"/>	Wealth Management	<input type="checkbox"/>
Home Insurance	<input type="checkbox"/>	Pet Insurance	<input type="checkbox"/>	Legal Services	<input type="checkbox"/>	Expat Services Newsletter	<input type="checkbox"/>

Please sign below after you have checked all the details & believe they form a true description of the funeral service you require. By signing this form, you are confirming that you have read and understood the Terms & Conditions of Golden Leaves Funeral Plans.

Client Signature _____ Date _____

www.goldenleavesinternational.com

Golden Leaves International Funeral Plans

IMPORTANT KEY FACTS FROM PLAN WRITERS TO PLAN HOLDERS



- The form below is for a very important purpose, so please bear with our advisor when they ask you to spare just a few additional minutes to sign acknowledgment of its contents.
- We understand that when purchasing a plan, there can sometimes be a lot of information to take in all at once, whilst discussing what can be a difficult and rather emotional subject.
- This form is to ensure that some important points have been thoroughly explained to you and that you have understood them.
- This form is part of our compulsory compliance procedure and without its completion, we will not be able to process your plan purchase.
- This form will be sent to us at Golden Leaves Head Office along with your application and payment paperwork – it will be scanned and held in our document repository along with your signed originals.
- This original will be returned to you with your issued plan documents and membership card for safekeeping.

I FULLY UNDERSTAND THAT:

- The/My Funeral Plan must be fully paid before the funeral service can proceed. This is to avoid considerable delays as international funeral directors require payment before any service can go ahead.
- Golden Leaves must be the first point of contact at the time of death. No type of documentation should be signed where the death occurs, whether it is at a hospital, care home or residential address.
- The 8000 98309 freephone number must be dialled from a Spanish landline or mobile telephone number without the international code. Details of the caller and the deceased will be taken by our emergency response team.

1) Golden Leaves will then:

- Provide a telephone based liaison service at the time of need
- Arrange for the collection of the deceased to the appointed funeral directors premises
- Provide family liaison services and communicate with the funeral director on your behalf

2) Documentation:

- The passport of the deceased will need to be provided to the funeral director carrying out the service, in addition to this, the individual relative or friend authorising the service will be required to show proof of ID.
- The funeral director will provide the relevant International and local official death certificates to the individual authorising the services. These are issued by the registry office and can take up to two weeks to process.

3) Dual Country Cover (UK and country of purchase):

- Plans purchased abroad that require dual country cover, will require a residential address in the UK provided at the time of purchase or on return to the UK.
- If you are intending to return to the UK, a relevant UK address must be provided prior or on your return.
- There will be certain changes to the service items on Dual Plan on returning to the UK. They are similar services but not a direct duplicate, as the services and terms in the two countries will differ (plan holder should check with Golden Leaves on returning to the UK).
- Burials in the UK will incur increased additional costs chargeable to the family (Spanish Pearl plan includes plot cost in Spain only).
- Disbursement costs that are guaranteed on most international plans are NOT guaranteed in the UK, but become a contribution to the current disbursement costs at the time of the funeral.
- On return to the UK, the plan holder will be issued with new UK documentation.
- The definition of "Religious" service on any International documentation will be defined as a "committal service" at the crematorium chapel in the UK.
- Changes to the services listed in the documentation may require additional payment from the family at the time of the funeral.
- You have received and been left with a brochure and a copy of the full Golden Leaves Terms and Conditions of sale.
- Golden leaves will contact you prior to posting your paperwork to ensure all is correct. They will also contact you from time to time to discuss any changes or any new offers that are available to you.
- The cancellation period of 28 days will commence after Golden Leaves have received the first payment. Any cancellation after this time frame will incur a cancellation fee of 20% of the plan's full displayed price at time of purchase.

By signing below, you are confirming that you have been clearly explained the points above by our sales agent and that you fully understand their content.

PLAN HOLDER NAME & SURNAME: Please Print

First Name: _____

Surname: _____

Signature: _____

Date: _____

AGENT HOLDER NAME & SURNAME: Please Print

First Name: _____

Surname: _____

Signature: _____

Date: _____