FUNERAL BENEFIT OPTION

Terms and Conditions

SunLife and Co-op Funeralcare have teamed up to offer you a Funeral Benefit Option from Co-op Funeralcare which you can choose to add to your SunLife Guaranteed Over 50s life cover plan at no extra cost.

By adding the Funeral Benefit Option, you're giving your loved ones access to a discount on your funeral should they choose Co-op Funeralcare when the time comes.

Please read this document carefully because it sets out important information about the Funeral Benefit Option. If you are reading this document in digital form, please print out or save a copy for your records.

What is the Funeral Benefit Option?

- The Funeral Benefit Option ("FBO") is an option provided by Co-op Funeralcare which you can add to your SunLife Guaranteed Over 50s life cover plan ("Life Policy") at no extra cost.
- By choosing an FBO, you are expressing your wish that Co-op Funeralcare provides your funeral when the time comes, and requesting that the policy proceeds from your Life Policy (the "Policy Proceeds") be put towards paying the funeral costs.
- When the FBO is used for your Co-op Funeralcare funeral, the person arranging your funeral will receive a discount on the funeral cost ("FBO Discount") as described below.

What is the FBO Discount?

- The overall value of the FBO Discount will depend on the type of funeral chosen.
- The FBO Discount is:
    - 10% off Direct Cremation.
    - 10% off standard Co-op Funeralcare supplied service included within a core funeral arrangement. This includes:
        - 10% off standard Co-op Funeralcare funeral director services.
        - 10% off Co-op Funeralcare products such as a coffin, hearse and limo.
- The following items are not discounted:
    - Fees charged by third parties that Co-op pays on behalf of the person arranging your funeral. This includes fees charged by: the cemetery, the crematorium, the funeral church/venue, the funeral minister/officiant, musicians, and caterers.
    - Other ancillary products and services which are provided or arranged by Co-op Funeralcare on request. This could include things like flowers, funeral stationery or a headstone.

How does the FBO work?

- It is important to make your loved ones aware of the FBO and your decision for Co-op Funeralcare to provide your funeral.
- We suggest you talk through the options and preferences for the type of funeral you would like. Planning things in advance can give you peace of mind and make it easier for your loved ones.
- When the time comes, if the person arranging your funeral is happy to use the FBO, they can get in touch with Co-op Funeralcare to make the arrangements. They can find their closest funeral home from the Co-op Funeralcare website at www.coop.co.uk/funeralcare/funeral-directors/
- Co-op Funeralcare will check your Life Policy details, notify SunLife that the person arranging your funeral wants to put the Policy Proceeds towards the cost of your Co-op Funeralcare funeral, and confirm with SunLife that the FBO is in place and valid.
- Co-op Funeralcare will confirm the funeral arrangements and costs in writing with the person arranging your funeral, including confirming and applying the applicable FBO Discount.
- If the cost of your Co-op Funeralcare funeral is less than the Policy Proceeds, SunLife will pay the funeral cost directly to Co-op Funeralcare, and the remaining balance will be paid to your estate. Your loved ones will need to contact SunLife to arrange the balancing payment of this or any other SunLife policies to your estate.
- If the cost of your Co-op Funeralcare funeral is more than the Policy Proceeds, SunLife will pay the full Policy Proceeds directly to Co-op Funeralcare, and the person arranging your funeral will need to pay the outstanding balance between the Policy Proceeds and the funeral cost at the time of arranging the funeral.
- The FBO is always optional. You can remove the FBO from your Life Policy at any time, and after your death, your loved ones can choose not to use the FBO, in which case the Policy Proceeds will be paid to your estate.

Things you need to know

Who is Co-op Funeralcare?

Co-op Funeralcare is the provider of the FBO and would be the provider of your Co-op Funeralcare funeral. Co-op Funeralcare operates across the UK, excluding Northern Ireland, providing funerals through its own branches and through its network of Co-op Funeralcare authorised local funeral directors.

Policy Proceeds

The Funeral Benefit Option allows the cash sum from your SunLife Guaranteed Over 50s life cover plan to go directly towards your funeral with Co-op Funeralcare. You give SunLife permission to pay the cash sum to Co-op Funeralcare rather than your estate if the person arranging your funeral chooses to use the FBO. While you have the FBO in place, you cannot put your Life Policy in trust, assign it to someone else, or choose nominated beneficiaries.

Availability of Policy Proceeds

The FBO can only be used if there will be Policy Proceeds available to put towards your Co-op Funeralcare funeral cost. The FBO will cease to apply: (a) if your Life Policy lapses, expires, is cancelled, or is revoked; (b) if the Policy Proceeds cannot be paid to Co-op Funeralcare for any reason.

FBO Discount

The FBO Discount is part of the FBO product, and only applies to a Co-op Funeralcare funeral provided for you using your FBO. Where the FBO Discount is applied against the funeral cost, no additional discounts can be used against the funeral cost, unless Co-op Funeralcare advises otherwise. If the FBO is removed from your Life Policy for any reason, the FBO Discount will cease to apply.

Can I change my mind?

Yes, if you decide you no longer wish to have the FBO, call SunLife to remove the FBO at any time at no cost. Once you remove the FBO from your Life Policy, you can add it back on.

Can I specify what kind of funeral I have?

No, the FBO is not an agreement for the provision of funeral services, and does not specify any particular kind of funeral. The arrangements and costs for your funeral will be as agreed between Co-op Funeralcare and the person arranging your funeral. We recommend you discuss your preferences with your loved ones so that they are able to respect your wishes when the time comes.

Will the FBO cover my funeral costs?

No, the FBO does not guarantee to cover the cost of your funeral. If the Policy Proceeds don’t cover the cost, the person arranging your funeral will need to pay the outstanding balance.

What if my loved ones don’t use Co-op Funeralcare for my funeral?

The person arranging your funeral is always free to choose a different funeral provider. If your funeral is provided by a different funeral provider, the FBO will be removed, and the Policy Proceeds will be paid to your estate.

What if my loved ones arrange my Co-op Funeralcare funeral without using the FBO?

If the person arranging your funeral is unaware of the FBO or arranges to pay Co-op Funeralcare for your funeral in a different way, the FBO will be removed, and the Policy Proceeds will be paid to your estate. The FBO can’t be used retrospectively after your funeral has taken place.

What if my personal representatives don’t want the FBO?

Your personal representatives dealing with your estate can remove the FBO from your Life Policy upon your death so long as they do so before Co-op Funeralcare has been instructed to provide your funeral, in which case the Policy Proceeds will be paid to your estate.

What is the process for queries and complaints?

If you or the person arranging your funeral has any queries or is not satisfied with any aspect of the FBO or the Co-op Funeralcare’s services, they should contact Co-op Funeralcare. If you or the person arranging your funeral has any queries or is not satisfied with any aspect of the Life Policy or the arrangements regarding the Policy Proceeds, they should contact SunLife.

Other things to note

Keeping your address up to date

Please keep SunLife advised as to any change of address.

No multiple FBOs

You can only have one FBO at any one time. You must inform SunLife if you have more than one FBO, and you will have to choose to keep only one of them.

FBO or funeral plan (not both)

You cannot have an FBO at the same time as having a funeral plan. If you already have a funeral plan from any provider, you cannot add an FBO to your Life Policy. If you decide to take out a funeral plan in future, you should inform SunLife, and the FBO will cease to apply.

Personal information

Co-op Funeralcare and SunLife will use and exchange information, including your personal data, to set up, administer and fulfil the FBO. Further details regarding Co-op Funeralcare's privacy notice can be found at https://www.coop.co.uk/funeralcare/privacy-notice. Further details regarding SunLife's privacy notice can be found at https://www.sunlife.co.uk/information-and-legal/privacy-policy/

Availability of Co-op Funeralcare funeral services

In the unlikely event that Co-op Funeralcare cannot provide your funeral because it has stopped trading or for reasons beyond Co-op Funeralcare's reasonable control, the FBO will be removed and the Policy Proceeds will be paid to your estate.

Availability of FBO option

The option to add an FBO to your Life Policy is subject to availability and can be withdrawn by Co-op Funeralcare at any time. This will not affect an FBO that has already been added to your Life Policy.

Updates to these terms

Co-op Funeralcare may update these terms at any time. However, the terms which apply to your FBO will be those in force when you agreed to add your FBO to your Life Policy.

No third party rights

No one other than Co-op Funeralcare and you has any right to enforce any of these terms.

Governing law and jurisdiction

The laws of England and Wales apply to these terms, although if you are a resident elsewhere you will retain the benefit of any mandatory protections given to you by the laws of that country. Any disputes will be subject to the non-exclusive jurisdiction of the courts of England and Wales. This means that you can choose whether to bring a claim in the courts of England and Wales, or in the courts of another part of the UK in which you live.

Disclosure

By adding the FBO with Co-op Funeralcare, SunLife will receive a referral fee from Co-op Funeralcare at the time your FBO and the Policy Proceeds are used towards your Co-op Funeralcare funeral. This doesn't affect the amount of cover provided, the payments you make, or your right to remove the FBO at any time before a claim is made.