



Death and debt: Families hit by funeral plans that don't cover costs

A trailblazing funeral company has warned that some funeral plans are leaving bereaved families with unexpected bills, which can amount to hundreds of pounds, because the deceased's plan didn't come with a guarantee to cover the full cost of the service they signed up for.

Customer Experience Director Catherine Powell, who co-founded Pure Cremation with her husband Bryan, said: "Far too many families are being hit with huge bills, despite paying for a plan.

"If you are dealing with a loved one's death, a funeral plan should offer you peace of mind – not added stress and financial pressure."

Pure Cremation is one of the few plan providers to offer a 100% guarantee to cover all future costs of their service, thanks in part to their unique control over almost every element of the care they deliver, including the cremation.

The Pure Cremation Plan costs from £1595 and comes with a promise that there will be no extra charges when the service is carried out. More than 6,000 have been sold so far.

Their guarantee also rests on the careful management of the funds - either placed in a secure, independently managed Trust or used to buy a whole of life policy from one of the UK's largest mutual life companies. That's how Pure Cremation ensures there is always enough money available to deliver the service to every plan holder.

Pure Cremation goes a step further still – very occasionally a plan holder's family will opt for a more traditional send-off and this company makes it easy to transfer the plan value to the chosen funeral director, honouring the original intention to provide for future costs.

Only a tiny proportion of the population have made financial provision for their final arrangements, perhaps because most don't realise the scale of the strain their families might face in the future. The issue of mourners struggling to pay for funerals was highlighted in a recent report that families in Dundee have accumulated debts of more than £500,000 paying for funerals.

The study, commissioned by Dundee City Council and the Scottish Government and carried out by the University of Dundee, showed some people went without essentials in order to pay for funerals.

Catherine concludes: “Our customers tell us they feel great when they’ve set up their plan, like a weight has been lifted off their shoulders, so they can get on with enjoying life to the full!”

Ends

**For further information contact:-
Celeste Clarke
Century PR
Tel: 024 76228881/07799064066
celeste@centurypr.co.uk**