

Unique plan reference number:



Serene Funeral Planning
Limited

INITIAL DISCLOSURE DOCUMENT

Who are we and what do we do?

Serene Funeral Planning Limited, 17 Admiral Street, Kinning Park, Glasgow, G41 1HPP

Telephone: **0330 175 9957** Email: **info@serenefp.co.uk** You need to read this important document. It explains the service you are being offered and how you will pay for it.

Serene Funeral Planning Ltd is a funeral plan provider. We only offer pre-paid funerals plans by Serene Funeral Planning with several payment options. Our job is to give you the information you need to make an informed choice about the plan that fit your requirements.

Regulation and Authorisation

We are authorised and regulated by the The Financial Conduct Authority. Our registration is available on the FCA website <https://register.fca.org.uk> under FRN 975199.

Which service will we provide you with?

We will discuss your needs and requirements and based on that information will offer you a selection of plans. We will supply you with a whole of life insurance policy from Scottish Friendly, a life insurance provider. The policy will pay out on death of the person whose life is covered. We do not offer advice or recommendations.

How to complain

We always aim to provide a first-class service, however if you have any cause for complaint an enquiry can be raised by contacting us using the address and telephone number above. Should you remain dissatisfied you have the right to ask the Financial Ombudsman Service to review your case. You should write to the:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: **0800 023 567**. Website: <https://www.ombudsman-services.org>

What will you have to pay us for our services?

Whichever plan we introduce you to, we will charge an **administration fee of £195.00**. If you proceed, we will receive a commission from the insurance policy provider (either a fixed fee or a fixed percentage of the amount of the plan). However, the amount of commission that we receive does not influence the amount that you pay for your funeral plan.

Cancellation Charges

Cancellation Charges: single payment policies can cancel within 30 days and receive a full refund, after 30 days a refund issued of monies paid minus a £195 administration fee. Payment plan cancellation charges: within 30 days, up to the end of the moratorium period all plan premiums refunded in full. Cancellation after the moratorium period, you will not receive refund of any premiums and the plan will expire. This plan has no cash in value. Cancellation rights commence on the day you Signed or E-Signed your documents. You can cancel by writing to; **Serene Funeral Planning Limited, 17 Admiral Street, Kinning Park, Glasgow, G41 1HP** or by emailing us at; **info@serenefp.co.uk**. Please note that if you do cancel our services, you will not be liable to pay a cancellation fee.

The Financial Services Compensation Scheme (FSCS)

Your payments to Serene Funeral Planning are covered by the Financial Services Compensation Scheme (FSCS) if it goes into liquidation, administration or receivership or cannot fulfill your funeral plan. In such circumstances you may be entitled to compensation subject to FSCS limits (currently £85,000 per individual plan holder with some exceptions). Or the FSCS may instead arrange for continuity of your plan through another authorised funeral plan provider as an alternative to compensation. Please refer to the FSCS website for further information.