

Green Coffin Selection

Woodland Range

Willow

Made from fast growing sustainable Willow, hand woven by local craftsmen, the interior is lined with biodegradable cotton.



Pine

The pine is selected from sustainable European forests, FSC certified. Manufactured by J C Atkinson in their award winning factory, fitted with biodegradable wood handles and finished in water based polish. It is lined inside with natural cotton.



Wool

Hand made in Yorkshire by Hainsworth, the Natural Legacy Woollen coffin is made on a strong recycled cardboard frame, The wool is a fibre that is both sustainable and biodegradable.



Reflections

Classic style, laminated picture coffin on formaldehyde free Ecologique board made with 80% waste wood and 20% sustainable wood sourced from Ireland, FSC certified.

View more designs at:
www.reflectionsoffins.co.uk



Meadow Range

Bamboo

Oasis bamboo coffins are hand made in Bangladesh, to fair trade principles, the project was set up and is managed to provide employment and help to support the community.

More details at: www.oasisbamboocoffins.co.uk

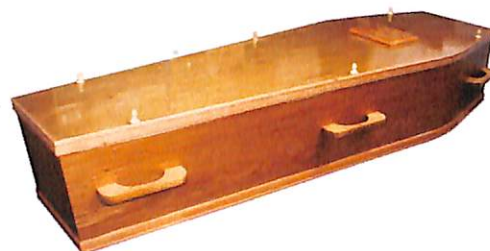


Glade Range

Veneer

A classic style veneered coffin is made using FSC certified, Ecologique board, oak veneer style wood finished with water based polish.

Manufactured by J C Atkinson in their award winning factory, fitted with biodegradable lining and wood handles.



Green Funeral Details & Costs

Choose from the following Plans the level of service you require.

Funeral Director Services included	Glade	Meadow	Woodland
Funeral directors professional services	✓	✓	✓
Advice on registration, documentation and certification	✓	✓	✓
Local removal from place of death to funeral director's premises within 25 miles	Normal working hours	24 hours	24 hours
Care of deceased prior to funeral (excludes embalming)	✓	✓	✓
Use of Chapel of Rest for visits by family and friends	✗	✓	✓
The Coffin type	Veneer Coffin	Bamboo Coffin	Pine/Willow/Wool or Reflections Coffin
Attendance of conductor and four bearers on day of funeral	✓	✓	✓
Provision of hearse and limousine for service at Crematorium/Cemetery	Hearse only	Hearse & 1 limousine	Hearse & 2 limousines
Full listing of floral tributes	✗	✓	✓
Thank you cards	✗	✗	✓
Bereavement counselling (where available)	✓	✓	✓
Provision of hearse for service at Crematorium / Cemetery	✓	✓	✓
Community legacy (Groundworks) donation	✓	✓	✓
Natural Memorial (choice of Option A, B or C)	✓	✓	✓
Option A: Sapling delivered to your door Option B: Sapling planted in an established woodland Option C: Sponsoring a tree in a threatened rainforest			
Funeral Director Costs	£2,149.00	£2,621.00	£3,000.00

These Green Funeral Plans guarantee to cover the Funeral Directors fees for their professional services. Disbursements are third party costs that may include cremation or burial fees, clergy, doctors or church fees, and are paid for by the funeral director on your behalf. The costs are not included in the displayed prices.

However, should you wish to add a contribution towards covering these costs to your plan, or to purchase a burial plot in a cemetery or woodland burial ground, please contact one of our advisors for further assistance on free phone 0800 85 44 48. Any contribution paid towards disbursements will be guaranteed a return, increased in line with the Retail Price Index on maturity. Should any disbursement prices increase above the Retail Price increase, these additional costs will need to be met by your next of kin or funded by your estate at the time of the funeral.

If no pre payment is contributed towards the cost of Disbursements, these costs need to be paid in full at the time of the funeral.

Plan Administration Fee	£185.00	£185.00	£185.00
Overall Total Costs	£2,334.00	£2,806.00	£3,185.00
12 Monthly Interest Free Instalments of: Total after 12 months	£194.50 £2334.00	£233.83 £2806.00	£265.42 £3185.00
36 Monthly Instalments of: Total after 36 months	£72.85 £2622.48	£87.58 £3152.82	£99.41 £3578.67
60 Monthly Instalments of: Total after 60 months	£49.11 £2946.62	£59.04 £3542.51	£67.02 £4020.99

For instalment payments, there will be an interest charge of 6% per annum, except for the first 12 months. Alternative instalment periods are available – please ask.

Additional Requirements: if you would like additional services to form part of your plan, please discuss these with your Golden Leaves representative or call us directly on 0800 85 44 48 for advice and costs.

Green Funeral Application Form

Please complete as many details as you can – if we require any further information we will contact you by phone.

Section A

Plan Holders Details

Plan Holder	Mr / Mrs / Ms / Miss	Date	/	/
Address				
		Post Code		
Tel	D.o.B	Place		
Email				

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

Plan Applicant	Mr / Mrs / Ms / Miss	Date	/	/
Address				
		Post Code		
Email		Tel		

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

Section B

Important Contact Information

My executors are		Tel	
Address			

Section C

Funeral Services

My Green Funeral Directors are		Tel	
Address			
Service to be held at		Religion	
Cremation / Burial at		Tel	
Grave Marker instructions			
Cremated remains instructions			

Section D

Funeral Plan Details

Please tick applicable

*Funeral Type	<input type="checkbox"/> Cremation	<input type="checkbox"/> Burial	
Plan Type	<input type="checkbox"/> Glade	<input type="checkbox"/> Meadow	<input type="checkbox"/> Woodland
Coffin Type	<input type="checkbox"/> Glade: Veneer	<input type="checkbox"/> Meadow: Bamboo	<input type="checkbox"/> Woodland: (select one) Pine / Willow / Wool / Reflections
Plan Price	Insert in box the total Plan Price including administration fee		£
Natural Memorial Choice Please tick your preference:	<input type="checkbox"/> Option A: Sapling delivered to your door <input type="checkbox"/> Option B: Sapling planted in an established woodland <input type="checkbox"/> Option C: Sponsoring a tree in a threatened rainforest		Note: Option A If address is different to above please state below

Contribution to Disbursements	£
PLAN TOTAL	£

Additional Notes/Instructions	
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Please sign below if you have checked all the details on the form and believe they are a true description of the funeral arrangements you require. By signing this form you are confirming that you have read and understood the Terms & Conditions of Golden Leaves Plans.

Your Signature	Date	/	/
Agents Name (BLOCK CAPITALS) if required	Date	/	/

Green Funeral 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 Purchasers details

Plan Holder	Mr / Mrs / Ms / Miss	Date	/	/
Address				
		Post Code		
Tel		D.o.B	Place	
Email				

Section 2

Type of Plan

Glade
 Meadow
 Woodland

Section 3

Method of Payment

Tick your method of payment and enter amounts where relevant.

Cash Amount £
 Credit card Please refer to section 5
 Cheque Amount £
 Instalments Please refer to section 4

Make cheques payable to Golden Leaves Trust

Section 4

Paying by Instalments

Complete all the following sections in BLOCK CAPITALS.

If you are paying by instalment, there will be an interest charge of 6% per annum, except for the first 12 months.

Payment Period <i>All disbursements for new graves are to be paid on the first month of the contract.</i>	12 months	<input type="text"/>	First Monthly Payment	£ <input type="text"/>
	36 months	<input type="text"/>	Total Amount Payable	£ <input type="text"/>
	60 months	<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 Direct Debit please complete the details overleaf.

Section 5

Credit Card details

Type of Credit or Debit Card
 Visa Mastercard Switch Solo

Card Holder details if different from Plan Purchaser details above

Name of Cardholder	As printed on the card			
Billing Address				
Post Code			Tel	
Debit/Credit Card Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Issue Date	/	/	Expiry Date	/ /
Security Number	<input type="text"/>	Credit Card	<input type="checkbox"/>	Debit Card <input type="checkbox"/>
Cost of Plan	£ <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 Plans.

Signature _____

Date _____

Green Funeral Payment Form

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

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

Reference

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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

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Signature(s)

Branch Sort Code

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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 ten 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.

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 0800 85 44 48 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 During this Agreement and whilst it remains a registered provider by the Authority the Company will comply with its Code of Practice in force from time to time. The current Code of Practice is set out in the booklet available on request. If during this Agreement the Company's registered status ceases for any reason then the Company will nevertheless endeavour to adhere to the said Code of Practice so far as it is reasonably practicable for it to do so.
 - 3.1.2 If you have complaint about the Company then you are asked in the first instance to contact the Company which will endeavour to resolve the issue. If the complaint cannot be resolved by the Company then you may refer it to the Authority to be dealt with under its disputes procedure. The Company is a member of the Authority and is required to comply with the Authority's Code of Practice for Funeral Plan Providers, which includes an obligation to co-operate with its complaints and disputes procedure and to abide by its decisions. A copy of the Code of Practice will be supplied on request by the Company or, alternatively, can be viewed on the Authority's website at www.funeralplanningauthority.co.uk.
 - 3.1.3 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.
 - 3.1.4 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.

Terms & Conditions (continued)

- 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. An additional charge will be due to the Funeral Director in accordance with their payment terms should the Plan Holder's representative (or other person who arranges the funeral) require the funeral to take place at a weekend or public holiday.
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.
6. **VAT**
6.1 Apart from the specific instances referred to in clause 6.2 below, the Plan does not include VAT which is not at present charged on funerals in the United Kingdom. However, if at the time of the Plan Holder's funeral 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 VAT on certain items (for example, the provision of a headstone or memorials). If at the date of the funeral the rate of 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.
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. Payment plans are listed in the price list. All instalment payments of longer than 12 months duration are subject to a 6% cumulative interest charge.
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.
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 25% 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.

