

Your questions answered

What happens if I move to a different part of the country?

Because NAFD has so many members, you should be able to transfer your plan to an accredited funeral director near your new home.

What happens if I die abroad?

The Perfect Choice Funeral Plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy adequately covers this eventuality.

Can I buy a funeral plan for someone else?

Yes. We find that many of our clients choose to do this.

Can my arrangements be changed or cancelled?

Yes. All you need to do is contact your funeral director about any changes you wish to make (bearing in mind that there may be an additional cost). If you choose to cancel the plan after 14 days from the date of purchase you will receive a full refund, less the management fee.

Can I pay for my Perfect Choice Funeral Plan by instalments?

Yes, you are able to pay over a number of different terms from 12 months to 5 years.

Is the plan guaranteed to cover the entire cost of the funeral?

The plan is guaranteed to cover the funeral director's costs specified in the purchase agreement. Any money you may have paid towards the cost of payments to third parties will rise in line with the Retail Price Index (RPI)*. These payments include doctors, clergy and crematoria fees etc. If the cost of these payments increase at a rate in excess of RPI, then your next of kin/executor will be required to pay any shortfall.

Who is eligible?

Anyone aged 18 or over. There is no upper age limit.

* Please refer to section 4.4 of the Terms & Conditions for full details.