

# Pure Planning Prepaid Funeral Plan Terms and Conditions

## Glossary and Definitions

**"Plan holder"**: The individual for whom the resomation is intended.

**"Customer"**: The person applying for the Funeral Plan. Often, they are also the plan holder but can be a different individual completing the application on behalf of another person.

**"Nominated Representative"**: The person we will communicate with when the plan holder passes away. This is usually the next of kin but can be any individual the customer designates.

**"You", "Your", and "I"**: Refers to the customer, their personal representatives, and anyone who assumes their legal rights and obligations under the plan.

**"We", "Us", and "Our"**: Refers to Pure Reflections Funeral Planning, the provider of the funeral plan.

**"Pure Planning"**: Our sister company responsible for the planholder's care and organizing the resomation upon their death.

**"Plan"**: The funeral plan agreement between you and us, comprising this document, the personalized document, and your Form B application.

## Rules of Interpretation

- References to any law include any amendments or replacements.
- Terms like "includes", "including", and "for example" are illustrative and not limiting.
- The agreement is governed by Irish law, with Irish courts having jurisdiction over any related claims or disputes.
- References to "month" mean calendar month, and "day" means calendar day unless otherwise specified.
- Singular terms include the plural and vice versa, and gender-specific terms include all genders.
- Headings are for convenience only and do not affect interpretation.

## How our Funeral Plan Works

When a plan holder with a Private Resomation funeral plan dies, we will provide their private resomation funeral, which includes:

- Collection from any location in Ireland
- Care and resomation at our own resomarium
- Wooden Urn Presentation package, smart memorial card, and transitional candle
- Preparation of necessary documents, including fees for doctors, coroners, and medical referees
- Professional service fees and listing on RIP.ie
- Return of resomated remains in an urn to your loved ones

## Exclusions:

- No funeral ceremony at the resomarium or committal attendance
- No hearse, limousine, flowers, priest, or celebrant
- The family can choose to celebrate the life of the deceased in their own way with the urn present

**Important Note:** *When you opt for a **Private Resomation with Committal Service** plan, the service includes a loan coffin and the use of our chapel for a celebration of life service.*

## If the plan holder dies before the full instalment period:

The remaining balance must be paid in order for the funeral to proceed, and it will be carried out according to the details outlined in the plan.

## Nominated Representative

The customer can designate a nominated representative to manage arrangements upon the plan holder's death. This representative does not need special knowledge and can be changed at any time.

## Cancelling the Plan

### Customers can cancel their plan at any time:

- For single payments: Full refund if cancelled within 30 days; a €400 administration fee applies after 30 days.
- For instalments and financed payments: Full refund if cancelled before the second instalment payment; a €400 administration fee applies after the second payment. No refund if less than €400 has been paid.

Cancellation ends the agreement, and no services will be provided. Refunds are not available if services have already commenced. Plans may be cancelled if instalments are unpaid for two months or if there is suspected illegal activity.

## Important Information

- In the event of insolvency, refunds minus administration fees are provided.
- Funds are managed independently to ensure resomation costs are covered.
- The plan does not cover repatriation from abroad.
- Customers can make additional payments to pay off the plan early.

## Contact Information

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**Pure Reflections Limited is registered in Ireland and provides the funeral plan services.**