

Celebration of Life

A simple fully inclusive direct cremation

Everything you need for a direct cremation, guaranteed.



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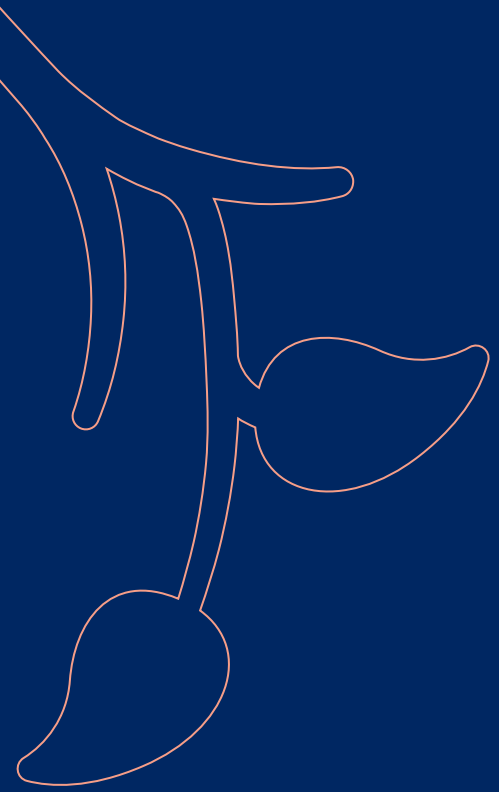
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What is a direct cremation?



A direct cremation is a simple and respectful alternative to a traditional funeral, without a formal service at the crematorium. It allows everything to be taken care of professionally, while giving family the time and freedom to remember their loved one in a way that feels right to them.

When the time comes, we bring the deceased into our care and look after them with dignity at every stage. The cremation takes place privately at one of our trusted crematoria, without mourners present. Throughout the process, we keep family updated every step of the way, so they always know what is happening and when.

We also let family know the date and time of the cremation, giving them the opportunity to pause, reflect, or do something meaningful at that moment, wherever they may be.

After the cremation, the ashes are returned to family or scattered in the crematorium's garden of remembrance, depending on your wishes. For every service we carry out, we also donate to plant a tree in memory, creating a lasting tribute.

From there, family are free to plan a personal send-off in their own time, whether that's a quiet gathering, a celebration of life, or something completely unique.

For many people, a direct cremation offers a simpler, more flexible approach that focuses on what really matters, while avoiding the cost and formality of a traditional funeral.

How does it work?



Contact

Our friendly in-house customer service team are here to help, even if you just have a question. Having a funeral plan in place means that when the time comes it is very straightforward for the person making the arrangements.



Collection

We can collect from anywhere in mainland Britain. Urgent collections from a private residence, nursing home or hospice are available 24/7. Everything is carried out with the utmost dignity and respect.



Cremation

Including the crematorium fees, removal of a pacemaker and a simple coffin of any size. We also provide a cotton gown if required. An unattended cremation will take place at our chosen crematorium.



Ashes

Returned in a biodegradable urn to a loved one within mainland Great Britain at a convenient time. Or the ashes can be scattered at the crematorium's garden of remembrance.



Celebration

Loved ones have the freedom to gather the people who matter, at a suitable time, with or without the ashes, for a positive and more personal celebration of life.

A celebration of life is the way many of us would like to be remembered

Our direct cremation provides the freedom to plan a more personal send-off at a later date, so the people who matter can take away a positive lasting memory of the day.

Take a look at some examples of how people have turned a solemn event into a day to remember.





Host a family gathering at home



Time spent reflecting
in a meaningful location

Nighttime cast off of a wicker Viking ship set alight with ashes aboard

Purchase and name a star in the night sky

Create some keepsake jewellery



Get friends together for a walk to reminisce

Mix ashes into paint
for a commemorative portrait



A green funeral burying a biodegradable urn containing the seed for a tree

Press ashes into a playable vinyl record to listen to ‘your song’

A memorable party at a favourite bar or restaurant

Watch an aqua-biodegradable urn drift away from a boat on the ocean



Let ashes light up the night sky
in fireworks



Scatter ashes from up high in a hot air balloon

Movie marathon of favourite films and foods

These are some ideas on how you can celebrate the life of someone you love without the need for a funeral.

What is a prepaid funeral plan?

A prepaid funeral plan allows you to purchase the funeral you want in advance, ready for when you need us in the future. This could be a funeral you want for yourself, or maybe you're planning ahead for a loved one.

Did you know?

A funeral director cannot hold money for someone's funeral longer than 28 days if the person is still alive, unless it is set up as a funeral plan in accordance with the law. So if you want to pay for your funeral in advance, the only legal way to do so is with a prepaid funeral plan.

Funeral plans are now regulated by the Financial Conduct Authority

What does this mean?

Extra protection for monthly instalment plans

If you take out a monthly instalment plan with us, as long as you keep payments up to date, you'll be completely covered after 2 years if you pass away, even if you haven't finished your instalment plan.
Also, you will be covered for accidental death straight away. This means that if you die as a result of an accident, your funeral is still covered even if you haven't finished paying for your plan.

Financial Ombudsman Service

If you have a complaint that has not been resolved by us, you can refer the issue to the Financial Ombudsman Service giving you a second line of protection. The FOS can resolve disputes fairly and impartially and has the power to put things right.

Financial Services Compensation Scheme

All funeral plans are protected by the FSCS, so if we go out of business and are unable to pay you the money you're owed in accordance with their rules, then you will be able to claim compensation to cover any financial loss you incurred.

Why take out a plan?

Secure today's price

- A funeral plan is a simple way to buy a funeral at today's price ready for the future.

Make your wishes clear

- Planning ahead is an ideal way to let others know what you want to happen.

Funeral costs paid

- Peace of mind knowing there will be no further costs for our direct cremation.

Pay over a period of time

- With different instalment options available, funeral planning can be more affordable.



Is a prepaid funeral plan right for you?

If you feel that the funeral may need to take place soon, you should check what the price of the funeral is if you needed it straight away, as you will usually need to spend slightly more to buy a prepaid funeral plan to cover the cost of setting it up. Though it's important to bear in mind that the price of a funeral without a plan is subject to increase without notice.

If you think you may need the funeral soon and would rather wait, simply give the person likely to make the arrangements our details so they can call us direct at the time of need. However, if you would prefer to pay in advance or secure a price that's fixed and guaranteed, our prepaid plan may be better suited to your needs.



A different approach

When we set out to create our prepaid direct cremation plan, our focus was simple. To design something that removes uncertainty, avoids complexity, and feels right for the people relying on it.

Rather than following the traditional approach, we carefully considered what would genuinely make a difference at a difficult time.

- A service that is caring, reliable, and handled with respect
- Pricing that is clear, fair, and fully inclusive
- A guarantee that no further costs would be asked from family
- No unnecessary complexity, just a straightforward process
- Little extras like letting family know the date and time of cremation
- Support from a friendly UK team when it is needed most

Why Celebration of Life?



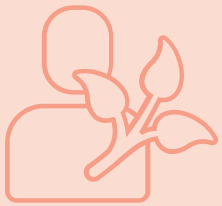
Urgent care 24/7 every day of the year

When you need us, you can rest assured that day or night, our friendly in-house customer care team are always just a phone call away.



We keep family up to date at every stage

We recognise it's a difficult time for family, so giving them the reassurance of knowing what is happening and when, can make a distressing time that little bit easier.



Little things mean a lot

We let the family know the date and time of cremation, return the ashes in a beautiful biodegradable urn and donate to plant a tree in memory.



Celebration of Life have been awarded the highest rating in the UK for a direct cremation plan in 2026 by Fairer Finance.

A prepaid plan with Celebration of Life is guaranteed to include everything you need for a direct cremation, so family won't have any further costs to pay when the time comes.

Meet some of our team

At Celebration of Life, our whole team is completely dedicated to providing the best possible direct cremation service in Great Britain.



Peter Head of Operations

Our Operations Team keep everything running smoothly within the company, so we're able to consistently provide a first class service every step of the way.



Kerry

Funeral Plan Specialist

The Planning Team are here to help and guide families through any questions they may have before deciding on whether our prepaid funeral plan is right for them.



Jodie

Planning Support

Our support team look after the thousands of families who have a prepaid funeral plan with us to ensure that any changes plan holders need to make to their plan are completed.



Jake

Customer Care

When families need us most, our specialist team are here to support them at a difficult time. We keep them updated at every stage and answer any question they may have.



Justin

Quality Assurance

Being FCA authorised, we keep up to date with regulation. QA ensures you receive the best possible service with accurate and full information so that you can make an informed decision.



Katie

Ashes and Arrangements

Our arrangements team look after everything from the initial collection, to the cremation and hand return of the ashes. We're here to support the family at a difficult time.



Dean

Ashes Return Specialist

Our specialist ashes team are here to take as long as the family need. Everyone is different and our team make sure the families we look after feel comfortable and supported.

At Celebration of Life our primary focus is to provide the best possible service every step of the way

We understand choosing a funeral plan is a big decision that you should only need to make once. So finding a provider you can trust is incredibly important.
The families we help are continuously providing us feedback on our service and the most frequently mentioned points are that we keep the family well informed at every stage of our service, they feel our team are kind and supportive throughout, they think our prices are easy to understand and excellent value for money, and finally they truly love the donation to plant a tree in their loved one's memory.
Take a look at our reviews for yourself to see what they say.

REVIEWS.io ★★★★★

Trustpilot ★★★★★

Google ★★★★★

Review ratings accurate as of October 2026. To see our reviews visit **www.col.co.uk/reviews**

Caring, kind and compassionate

Celebration of Life were nothing short of incredible. We had purchased one of their packages for our grandparents, and sadly our Nan recently passed away. During such a difficult time for our family, they were compassionate, caring, and genuinely thoughtful every step of the way.
They made sure they knew exactly who to contact and kept us updated throughout the entire process, which gave us great comfort. Everything was handled with such dignity and respect. Receiving a card with their condolences meant so much to us, and being told that a tree would be planted in Nan's memory was such a beautiful and touching gesture. The care, kindness, and compassion they showed our family will never be forgotten.

★ ★ ★ ★ ★

Olivia West Midlands

What is included in our prepaid direct cremation plan?

- Help and guidance throughout with our customer support team
- 24/7 urgent care from our in-house team
- Collection from any location in mainland Great Britain, including an urgent collection 24 hours a day from a private residence
- Care of the deceased at our specialist mortuary facility
- Removal of any hazardous devices such as a pacemaker
- A simple (non-solid wood) coffin suitable for any size person
- All disbursements including crematorium fees
- An unattended cremation at our trusted partner crematorium
- Ashes returned by hand to a loved one within mainland Britain or scattering in the crematorium's garden of remembrance



What is not included in a direct cremation?

A direct cremation means there is no service at the crematorium, so there are certain things that are never included.

- The use of a hearse or limousine
- Flowers, tributes or memorials (family are free to send us items to place in the coffin)
- A ceremony at the crematorium
- Choice of crematorium or cremation date and time (we do let the family know the date and time of the cremation)
- Mourners attending the committal

The Celebration of Life Promise

It's important to know that when the time comes, your family won't have any further costs to worry about towards our direct cremation service.

Our prepaid direct cremation plan is guaranteed to provide you with everything you need for our direct cremation, no matter how much funeral prices rise in the future.



Relax in the knowledge that your money is secure

Protected

The Financial Services Compensation Scheme protects your money up to £85,000 per plan and is backed by the Bank of England. So you can rest assured, you are financially protected with our prepaid plan.

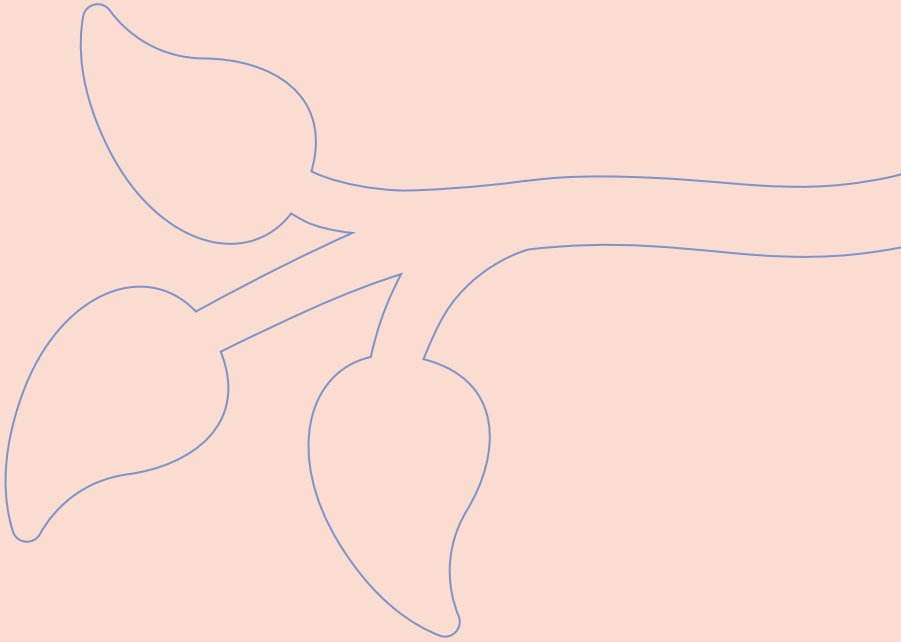
The Celebration of Life Trust

- Your money is held in a secure trust completely separate from our business
- The trust is administered by independent professional trustees
- Funds are managed by experienced FCA regulated investment managers
- Prudent investment ensures the value keeps up with rising funeral costs
- A full audit of the trust accounts is performed annually
- The trust is also subject to an actuarial verification every year
- Plans are further protected by the Financial Services Compensation Scheme

Safe & Secure

Your funds are protected,
ready for when you need us.

Our business is based on the delivery of first class customer service



Trustpilot

Rated “Excellent”

Review ratings accurate as of October 2026

I would highly recommend Celebration of Life

I have recently used Celebration of Life for the second time and have, once again, been impressed with the excellent service provided. At every stage the staff have been friendly and professional, unhurried and empathetic.

Maureen Leeds

Great service at a really difficult time. Service from beginning to end was brilliant. Nice touch was the man who delivered my mother's ashes was dressed so smartly and was so professional. I will be recommending you.

Alison Cardiff

Supportive every step of the way

A huge thank you to celebration of Life for all their help, compassion and support with the sad passing of my mother. They were always patient, courteous, respectful and professional.

Theresa Norwich

Every step of the way this amazing company and its staff, made the grief that you are overwhelmed with, easier to cope with.

Brian Maidstone

Compassionate from start to finish. Their communications were excellent. Its nice to deal with a company that really does do what they say. Thank you for everything you have done for my late husband.

Margaret Stourbridge

Caring and keeping me informed every step of the way. Thank you to all the wonderful staff.

Neal Reading

Choose the payment option right for you

Pay in full

There is no age restriction
if you would like to pay in full.

You can pay via:

- Debit / Credit Card
- Bank Transfer
- Cheque

£1,650

Pay by instalment up to 2 years

There is no upper age limit on plans up to 2 years.
Instalments are made by monthly direct debit.

Payment term	Monthly amount	Total payable
6 Months	£275.00	£1,650
12 Months	£145.00	£1,740
24 Months	£76.25	£1,830

Important information about your plan

Instalment plans between 1 and 5 years include an instalment charge up to 5.5% of the total cost per year to help keep up with inflation.
If you choose an instalment plan, you can switch plans or pay your plan off at any time - simply give us a call.
There is a 30 day cooling-off period from the date of order. After this time, subject to the Terms and Conditions, a £99 cancellation fee will apply.
Your plan is at risk if you do no keep up with regular payments.

Pay by instalment up to 5 years

The person who the plan is for must be 80 or younger by the time the below plan terms finish.

Payment term	Monthly amount	Total payable
36 Months	£53.25	£1,917
48 Months	£41.75	£2,004
60 Months	£35.00	£2,100



Frequently asked questions

Can I setup a joint plan?

Our plan is even more flexible than this. Once a plan is paid for it can be transferred to anyone. So if you have a plan with us and a loved one of yours passed away, you could use your plan for them instead.

What is the coffin made from?

Our simple, traditional coffins are made from chipboard and MDF which use responsibly and sustainably sourced materials, including recycled rather than solid wood where possible.

Is the crematorium local to me?

Our partner crematorium may not be local to you, as a direct cremation means there is no service at the crematorium. However, you are still able to organise for the ashes to be scattered or interred locally. We also let the family know the date and time of cremation so that they can do something special at the time.

Where am I covered?

Our plan covers you across all of mainland Great Britain, excluding the Scottish Highlands and any islands not connected by a bridge. It is possible for us to access these areas but there might be an additional charge at the time of need.

What happens if you go out of business?

Your money is paid into a secure trust which is completely separate from our business. In the unlikely event that we cease trading, a suitable replacement provider will take over the funeral plan contracts. If that is not possible then you will be refunded an amount equivalent to purchase a replacement plan on terms corresponding to this one. Your plan is additionally protected up to £85,000 by the FSCS (Financial Services Compensation Scheme) to ensure you do not suffer any financial loss.

What if I change my mind?

We give you a 30 day full money back guarantee.
That means if you change your mind within 30 days of ordering your plan, you will be refunded in full. Cancellation after this time will result in a refund of all monies paid less our cancellation fee of £99.

Are there any age restrictions?

You must be over 18 to purchase our prepaid plan.
There is no upper age limit if you decide to pay for our direct cremation plan in full or by monthly instalment up to a period of 2 years.
If you wish to pay by monthly instalment over a period longer than 2 years, such as our 3, 4 or 5 year plan, then the person who the plan is for must be 80 or younger by the time the instalment plan finishes.

What if I donate my body to medical science?

We fully support organ donation and the like.
There are usually 3 possible outcomes:

- The medical school or hospital accepting your donation may arrange and pay for your remains to be cremated and the ashes returned to family.
  In this instance, we would be happy to refund your plan in full to your estate, with no cancellation fee.

- The accepting organisation may insist you have a funeral director in place to cremate your remains after the donation process.
  Here, your plan with us would still be needed and we would simply collect from them and complete the direct cremation as planned.

- The institution may not be able to accept your donation at the time for various reasons.
  In this scenario, your plan with us can proceed as set up.



What happens next?

1. Order a plan with us by phone, post or via our website.

2. We will ask who the plan is for and ideally take details of a next of kin.

3. We can record up to 4 next of kin and send each of them a copy of the plan documents if you wish.

How to apply



Telephone

The simplest way to apply is to call us free on 0800 150 3555
8am to 6pm Monday to Saturday.



Online

You can visit our website at www.col.co.uk to apply securely online at any time.



Post

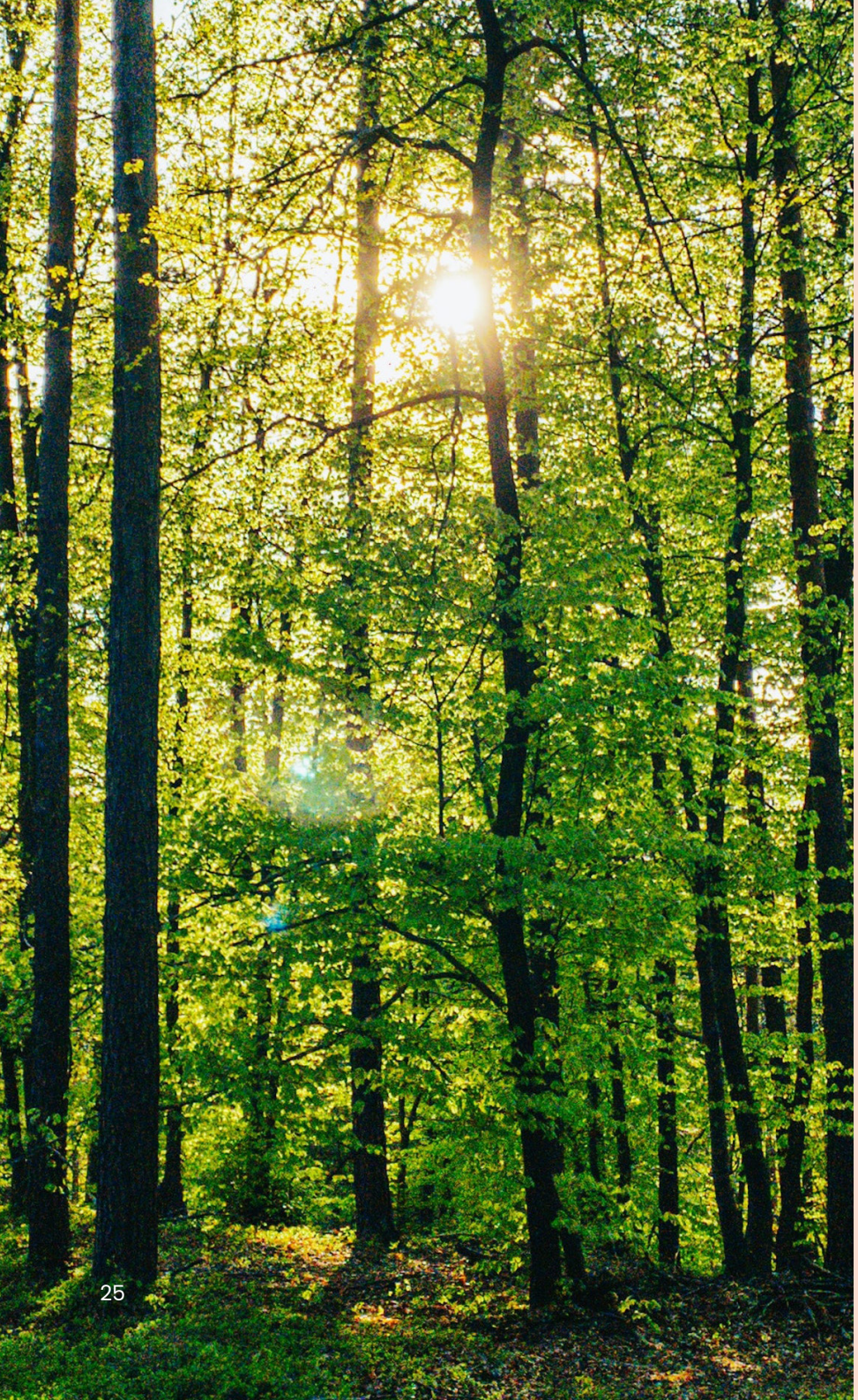
If you prefer to apply by post, we can send you an application form with a free return envelope.

What will you receive?

We will post all of your funeral plan documents out to you within 5 working days. We will also send a copy of your plan documents at the same time to your next of kin unless you ask us not to.

- Funeral plan certificate
- Payment receipt / instalment schedule
- Funeral plan summary
- Nominated representative document
- Terms and conditions as well as other useful information
- 2 x Cards with your details and our contact information





For every cremation we do, we donate to plant a tree in memory and send our dedication certificate to family once ashes have been returned or scattered.

Ready to finally get your funeral costs paid and out of the way?



Order your plan today

Call us free on
0800 150 3555

Or apply online at
www.col.co.uk

CelebrationofLife

0800 150 3555

info@col.co.uk

www.col.co.uk

Celebration of Life Planning Ltd is a funeral plan provider authorised and regulated by the Financial Conduct Authority and entered on the Financial Services Register under reference 958912.
Only prepaid funeral plans and funerals provided as a result of a funeral plan are regulated and does not include funerals provided on an at-need basis.
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