



Celebrationof**Life**

A simple direct cremation funeral plan

With options to pay in full or by monthly instalments up to 5 years

Everything you need for a direct cremation guaranteed

Trusted by families across Great Britain for our direct cremation service



Contents

5	What is a direct cremation?
6	How does a direct cremation work?
8	Celebration of life ideas
10	We're with you every step of the way
11	What is a prepaid funeral plan?
12	The Financial Conduct Authority
13	What is included in our direct cremation plan?
14	The Celebration of Life Promise
16	The Celebration of Life Trust
18	Customer reviews
19	Payment options
21	Frequently asked questions
22	What happens next?
23	How to apply
24	What will I receive?
25	A tree planted in memory

What is a direct cremation?

In a nutshell

We transfer the deceased into our care, organise a cremation with no ceremony at the crematorium, then return the ashes to family afterwards or scatter them in the crematorium's garden of remembrance.

In more detail

A direct cremation means there is no hearse, pallbearers or mourners at the crematorium.

We collect the deceased from any location in mainland Great Britain and bring them to our mortuary facility. Any electronic devices such as a pacemaker are removed and, if necessary, the deceased is dressed in a simple white cotton gown. Our staff are trained professionals and we look after everybody with the utmost care from start to finish. We keep the family updated every step of the way, and also let them know the date and time that the cremation will take place so they can be thinking about it. The deceased is placed into a simple, traditional coffin and transferred to a crematorium of our choice for an unattended cremation. We then hand deliver the ashes to family on a day that suits them or, if they prefer, the ashes can be scattered at the crematorium's garden of remembrance.

The family are then free to plan a unique and personal send-off in their own time.



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

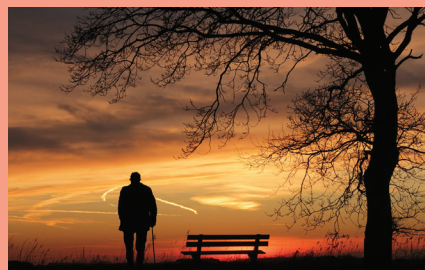
Our direct cremation provides the freedom to plan a more personal send-off at a later date, so the people who matter can take away a positive lasting memory of the day.

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

Mix ashes into paint
for a commemorative portrait

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

Create some keepsake jewellery



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

Purchase and name a star in the
night sky



Get friends together for a walk
to reminisce

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



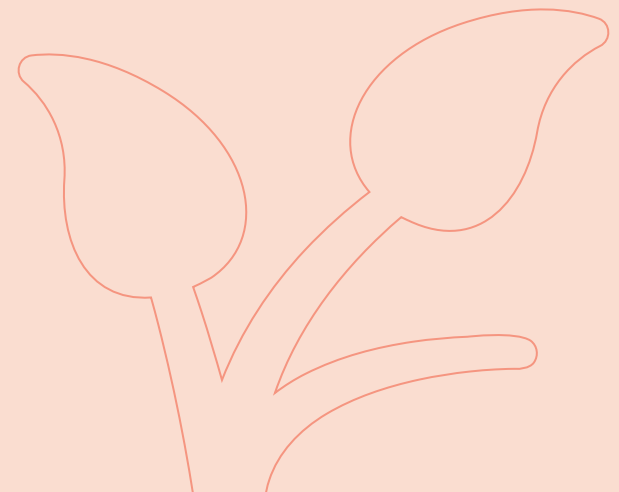
Scatter ashes from up high in a hot
air balloon

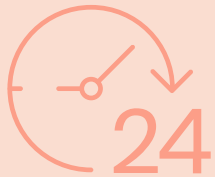
Movie marathon of favourite films
and foods

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



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





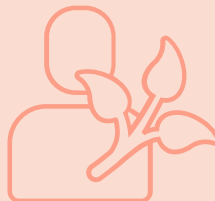
Urgent care 24/7 every day of the year

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 that 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.

“

Outstanding service throughout

This wonderful company were so caring in dealing with my sons departure. They updated us from start to finish. The way they wrote to me was very reassuring, saying he was in their care and being looked after, to letting us know the date and time the cremation will take place. In fact all the people who have contacted me have explained everything compassionately. Also, what I find so lovely, is there is a tree dedicated to my son. I got my certificate Saturday in a beautiful forest. My son loved nature, so that is a truly lovely gesture on the part of Celebration of Life. I would wholeheartedly recommend this caring and compassionate company.

Thank you to all involved.



Pauline Chelmsford, 2025



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 you have to purchase a prepaid funeral plan if you want to pay in advance.

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

- A funeral plan is an ideal way to let others know what you want to happen.

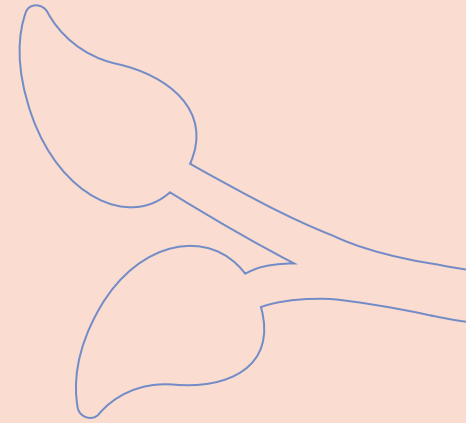
Funeral costs paid

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

Pay over a period of time

- With different payment options available, a funeral plan can make it easier to pay.

Funeral plans are 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.

Is a prepaid plan right for you?

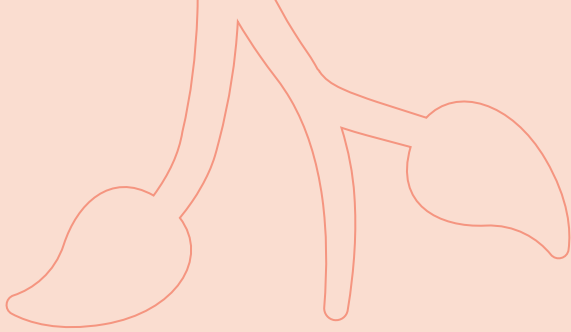
If you feel that the funeral may need to take place soon, you should check what the price of the funeral is if you needed it straight away, as you will usually need to spend slightly more to buy a prepaid funeral plan to cover the cost of setting it up. Though it's important to bear in mind that the price of a funeral for today 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.

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 protect 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

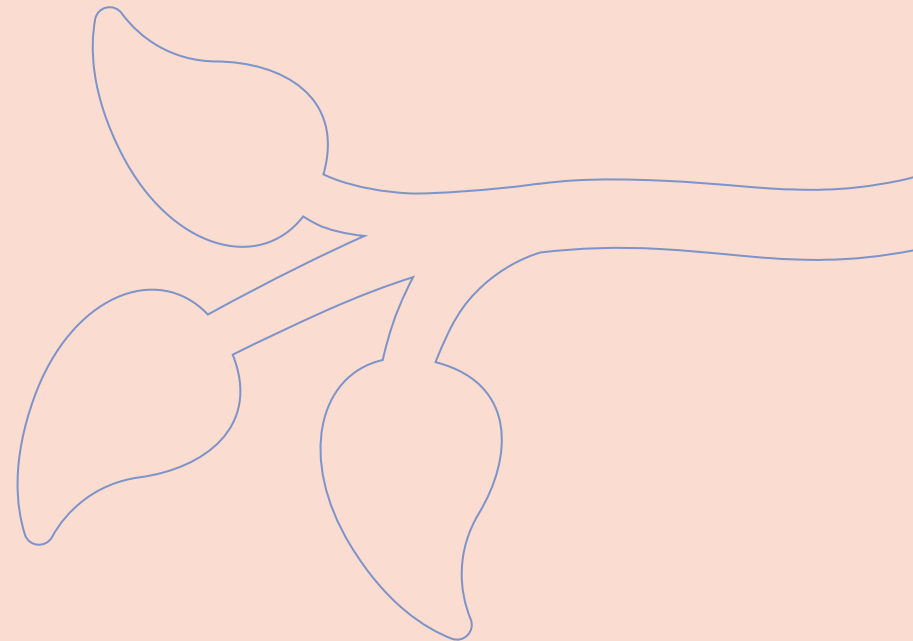
Safe & Secure

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

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



Review ratings accurate as of September 2025.



“

I would highly recommend Celebration of Life

They were kind, empathetic, informative and there was no pressure added to me. Throughout the process they were respectful and kept in touch. We also found the tree being planted in memory very comforting.

K. R. Scunthorpe, August 2025

“

Their phone calls were supportive and considerate. The gentleman who delivered my Mum's ashes was kind and respectful. I could not have asked for more and I will be sorting out a policy with them too. Thank you all.

D. B. Cardiff, July 2025

“

Simply wonderful company

I was kept informed of every step, everyone was so kind and considerate. From the first phone call there was no pressure and it all just went so smoothly. I can't thank everyone enough!

L. G. Middlesbrough, August 2025

“

COL have been amazing from start to finish. Every phone call or correspondence has been dealt with politely and compassionately.

E. G. Maidstone, July 2025

“

I can't rate Celebration of Life highly enough. They dealt with all arrangements with courtesy, respect, empathy and quiet efficiency. All the staff were immensely kind and understanding and kept me fully updated. Thank you.

F. C. Portsmouth, September 2025

“

Everybody I spoke to was very polite and professional and all carried out on time.

A. Y. Bristol, August 2025

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	£1,650.00
12 Months	£143.00	£1,716.00
24 Months	£74.25	£1,782.00

Important information about your plan

Instalment plans between 1 and 5 years include an instalment charge of 4% of the total cost per year to help keep up with inflation.

If you choose an instalment plan, you can pay a deposit, pay your plan off or switch instalment plans 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 £150 cancellation fee will apply.

Your plan is at risk if you do not 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	£51.34	£1,848.24
48 Months	£39.88	£1,914.24
60 Months	£33.00	£1,980.00



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?

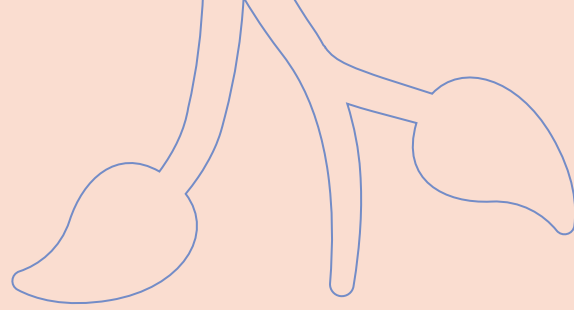
Your money is paid into a secure trust which is completely separate from our business. In the unlikely event that we cease trading, a suitable replacement provider will take over the funeral plan contracts. If that is not possible then you will be refunded an amount equivalent to purchase a replacement 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 £150.

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:

- 1.** 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.
- 2.** 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.
- 3.** 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 Friday.



Online

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



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 send all of your funeral plan documents to you in the post within 5 working days. We will also send a copy of your plan documents 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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