



Rated by Experts

Leading the market in  
clarity and transparency



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## Overview

Our product ratings use a set or 'red line' criteria to calculate an underlying score for each product, which translates to a star ratings.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

### Red line 1 – Doctors’ fees

Doctors’ fees must be fully guaranteed in the cost of the cremation.

About half the providers in the market fully guarantee doctors’ fees.

### Red line 2 – Collection of the deceased

Plans must provide a 24-hour service for the collection of the deceased.

A death can be an extremely distressing occurrence, and consumers should be able to have the deceased collected at any time. ‘Office hours’ collection routines may add considerably to next of kin’s distress.

### Red line 3 – Transfer radius

Plans must include transportation of the deceased to anywhere within mainland Great Britain. Plans vary in their offering, starting from 25 miles to not having a limit.

### Red line 4 – Extra cost for collecting deceased from a private home or nursing home

Plans must collect the deceased from a private home or nursing home for no additional cost.

Two thirds of plans rated do not charge more for the type of location the

### Red line 5 – Ashes delivered for free

Providers must deliver the deceased ashes to the family or next of kin for free after the cremation.

### Red line 6 – Cooling-off period

Plans must include a 30-day cooling-off period during which customers may cancel their plan and receive a full refund.

The FCA’s Insurance Conduct of Business Sourcebook (ICOBS) requires all pure protection insurance policies to include a 30-day cooling off period. As funeral

plans pay out on death, to our interpretation they would be considered to be a pure protection product if regulated by the FCA.

All plans have a 30 day cooling off period apart from two providers who have a cooling off period of 14 days.

### Red line 7 – Cancellation fee

There must be no cancellation fee for terminating the plan after the cooling off period.

### Red line 8 – 24-hour helpline

Customers and next of kin must have access to a 24-hour telephone helpline. This number could be maintained by plan providers or individual funeral directors.

A 24-hour helpline is required in order for the body to be collected at any time and to provide peace of mind to consumers.

All plan providers have a 24-hour helpline.

## Contact Fairer Finance

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