



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 rating.

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.

We define a direct cremation as an unattended cremation with no service, if a product includes an attended service it will be included in our Prepaid Funeral Plan ratings.

### Red line 1 – Cremation fees

The cost of the cremation must be fully guaranteed.

The majority of direct cremation services will guarantee the costs of cremation in the plan so this is where we have put the red line.

### 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 15 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.

Over two thirds of plans rated do not charge more for this.

### Red line 5 – Ashes delivered for free

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

### Red line 6 – Cancellation fee

The cancellation fee or non refundable administration fee for terminating the plan after the cooling off period must be less than £100. Some providers have no cancellation fees and we feel anything over £100 is excessive and acts as a barrier to exit.

### Red line 7 – 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.

### Red line 8 – Does the plan include an expiry clause?

The plan must not include an expiry clause where the plan will become invalid if it is not claimed within a certain period after death, or by a certain age.

### Red line 9 – Fee to remove medical devices

The plan must include any fees to remove medical devices such as pacemakers or artificial limbs prior to cremation.

## Contact Fairer Finance

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