

Lincolnshire Co-op

'5% Dividend' on pre-paid funeral plans offer

Terms and Conditions

Who can use this offer?

1. This offer is open to individuals who purchase a funeral plan from Lincolnshire Co-op (an **'Eligible Funeral Plan'**), where the purchaser of an Eligible Funeral Plan
 - a. is a member of the Lincolnshire Co-op both at the time they purchase the Eligible Funeral Plan and at the time when the 5% Value is added to their Lincolnshire Co-op dividend card (please see below as to when this will be); and
 - b. is 18 or over; and
 - c. is a UK resident.(the **'Purchaser'**)

How does the offer work?

2. **'5% Dividend'** means a value equivalent to 5% of the funeral director costs element of the relevant Eligible Funeral Plan. The administration fee and all third party costs and disbursement fees elements of the Eligible Funeral Plan are not included when calculating the 5% Dividend.
3. The 5% Dividend will be added to the Purchaser's Lincolnshire Co-op member dividend card account. See below for when this will happen.
4. Once added, the 5% Dividend will only be available to spend in Lincolnshire Co-op outlets.

When will the 5% Dividend be added?

5. If the Eligible Funeral Plan is paid for in full at the time of purchase, the 5% Dividend will be added after 37 days from the date on which the Eligible Funeral Plan is purchased, and provided the Eligible Funeral Plan has not been cancelled during that time.
6. If the Eligible Funeral Plan is paid for by instalment payments, the 5% Dividend will be added after the twelfth-monthly instalment payment has been received, provided the Eligible Funeral Plan has not been cancelled during that time.

Other applicable terms

7. The 5% Dividend is not transferable.
8. There is no cash alternative to the 5% Dividend.

9. Separate terms and conditions apply to Eligible Funeral Plan in conjunction with this offer – please ask us for a copy of the Funeral Plan Terms and Conditions. Those Funeral Plan Terms and Conditions take precedence if there is any conflict between them and these terms and conditions of the 5% Dividend offer.
10. To the fullest extent permitted by law, the Promoter and EPSL shall not be responsible for any loss or damage, personal injury or death whatsoever and howsoever caused which arises in connection with this offer.
11. This offer may not be used in conjunction with any other discount, promotion or offer.
12. These Terms and Conditions shall be governed by and construed in accordance with English law. The courts of England shall have exclusive jurisdiction over any dispute (contractual or otherwise) or matter arising under or in connection with them.
13. **Promoter:** LC Funeral Plans Limited, trading as Lincolnshire Co-op. Your personal data collected by us will be processed in accordance with our Privacy Policy, which is available at www.lincolnshire.coop/privacy-policy. If you choose to take out a funeral plan, your personal data will be processed by Ecclesiastical Planning Services Limited (EPSL) and a copy of its Privacy Policy can be found at www.funeralplans.co.uk/privacy-policy.

Lincolnshire Co-op is a trading name of LC Funeral Plans Limited. LC Funeral Plans Limited, Stanley Bett House, 15-23 Tentercroft Street, Lincoln LN5 7DB Reg. No. 14170261 is an Appointed Representative of Ecclesiastical Planning Services Limited Reg. No. 2644860, registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, UK, which is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 958152. LC Funeral Plans Limited is a subsidiary of Lincolnshire Co-operative Limited, Stanley Bett House, 15-23 Tentercroft Street, Lincoln LN5 7DB Reg. No. IP00141R.