

Additional Terms and Conditions for Instalment Payments

For use in the Channel Islands only

1. These Additional Terms and Conditions apply if you choose to pay for your Plan in instalments. They are incorporated into and subject to the binding contract between you and us, comprising your Application Form, your Instalment Payment Form overleaf and the Terms and Conditions that are applicable to your Funeral Plan. All capitalised terms have the same meaning as in the Terms and Conditions applicable to your Plan.
2. On our acceptance of your Application Form you will be contractually bound to make payment of the Charges by way of instalment payments in accordance with Clauses 3 to 7 below.
3. You must make all instalment payments by their due date by Direct Debit to the bank account nominated by us. We will notify you of the due dates of your instalment payments.
4. This is not an insurance policy and part payment of the Charges does not entitle a Plan to be carried out in full or in part. Entitlement under the Plan is only effective after the final instalment payment is made.
5. You can only make changes to your Plan after you have paid the final instalment of the Charges.
6.
 - a. If you die before paying the final instalment of the Charges, then we will pay the Plan Value to the appointed funeral director as a contribution towards the funeral.
 - b. If you do not pay any instalment after 15 working days following the relevant due date then we will not collect any further payments. We will hold the Plan Value and pay it to the appointed funeral director as a contribution towards the funeral on your death or you can cancel your Plan in accordance with Clause 7 of the Terms and Conditions applicable to your plan.
 - c. If you choose to stop making payments before paying for your Plan in full, we will hold the Plan Value and pay it to the appointed funeral director as a contribution towards the funeral on your death or you can cancel your Plan in accordance with Clause 7 of the Terms and Conditions applicable to your plan.
 - d. If any of Clauses 6a, 6b or 6c above applies, we will not pay any funeral costs not covered by the Plan Value. You or your personal representatives must pay any such shortfall in funeral costs.
7. You may settle all outstanding instalments before their due date. Please contact us to find out what the early payment amount would be.

Contact Ecclesiastical Planning Services Call: **0800 633 5626** Email: **info@epsfunerals.com**

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