



Paying for your funeral plan in Cyprus

Whatever your financial circumstances Golden Leaves offer affordable plans and flexible payment options to suit you.

Golden Leaves International funeral plan details:

The Simple plan

€3,710 / £3,226

What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements
- The funeral director's services
- Removal to the funeral director's premises (within 40km)
- Care of the deceased
- Hygienic treatment
- 4 days' mortuary expenses
- A simple wood coffin
- Provision of hearse to cemetery
- Provision of necessary staff to attend funeral service
- Burial third party costs* inclusive of grave purchase, interment fee and grave digger fee
- Wooden cross with name plate (wooden cross added when grave is purchased)
- Advice to executors relating to registration and documentation
- All legal documents necessary for the funeral to take place
- 24-Hour English-speaking emergency helpline

What's not included?

- Flowers
- Mortuary expenses for more than four days
- Cremation
- Religious or non-religious funeral service

*Burial third party costs limited to 850 euros (based on current cemetery cost – Contribution)

The Traditional plan

€4,312 / £3,750

What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements
- The funeral director's services
- Removal to the funeral director's premises (within 80km)
- Care of deceased for visit by family and friends
- Hygienic treatment
- 7 days' mortuary expenses
- A simple wood coffin
- Use of chapel of rest
- Provision of hearse to cemetery
- Church Service, Minister, and staff attendance (A contribution of €285 is included in the plan)
- Bread, cheese, and wine following service
- Provision of necessary staff to attend funeral service
- Burial third party costs* inclusive of grave purchase, interment fee and grave digger fee
- Wooden cross with name plate (wooden cross added when grave is purchased)
- Advice to executors relating to registration and documentation
- All legal documents necessary for the funeral to take place
- 24-Hour English-speaking emergency helpline

What's not included?

- Flowers
- Mortuary expenses for more than seven days
- Cremation

*Burial third party costs limited to 850 euros (based on current cemetery cost – Contribution)

The Repatriation plan

€7,950 / £6,914

What's included?

- Administration of the plan
- Attending to all necessary funeral arrangements in country of residence
- The funeral director's professional services
- All legal documents required for repatriation and funeral services
- Removal to the funeral director's premises in Cyprus
- Care of deceased and preparation for repatriation
- Simple coffin conforming to international travel requirements
- Flight to destination country (freight fee allowance of £1000*)
- Death certificate in language of country of residence and translated to English

UK service

- Delivery from UK airport to funeral directors (within 100km)
- UK service (contribution to UK funeral of up to £2000*)
- Advice to executors relating to registration and documentation
- 24-hour English-speaking emergency helpline

What's not included?

- Additional church service, minister and necessary staff in Cyprus

Third party costs

* This plan includes an allowance of up to £1000 toward costs of repatriating the deceased by air. If a UK funeral service is required, this plan also includes a contribution of up to £2000 toward costs. These may include:

- Use of a Chapel of Rest
- Wood veneer coffin
- Hearse on the day of the funeral plus a conductor and bearers
- Cremation or burial costs

If the cost of these is more than £2000 (or the cost of repatriation by air is more than £1000) then there may be additional expenses that will need to be paid by the estate or next-of-kin of the deceased.

1. Single payment

One single payment for immediate cover

Euro:			
Funeral Plan	Simple	Traditional	Repatriation
Single payment price	€3,710.00	€4,312.00	€7,950.00
Sterling:			
Funeral Plan	Simple	Traditional	Repatriation
Single payment price	£3,226.00	£3,750.00	£6,914.00

Single payment (i.e. in one lump sum in Sterling or Euros) – you can cancel within 30 days or within 7 days of us telling you who your funeral director is (if this is later). You'll get all your money back. If you cancel after this, you'll get your money back but we'll keep a €374 / £325 charge for administration.

2. 18 monthly instalments

Pay by direct debit over 18 monthly payments at no additional charge

Euro:			
Funeral Plan	Simple	Traditional	Repatriation
Deposit	€100	€100	€100
18 Instalments	€200.56 p/m	€234.00 p/m	€436.11 p/m
Total Payable	€3,710.00	€4,312.00	€7,950.00
Sterling:			
Funeral Plan	Simple	Traditional	Repatriation
Deposit	£85	£85	£85
18 Instalments	£174.50 p/m	£203.61 p/m	£379.39 p/m
Total Payable	£3,226.00	£3,750.00	£6,914.00

18 months' instalments (Sterling or Euros). You can cancel at any time in the first 12 months and get back everything you've paid. After that, you'll get your money back but we'll keep a €374 / £325 charge for administration. If you pass away within the first 12 months as a result of an accident, we will cover the cost of the plan in full and will not seek to recover any outstanding balance* If death occurs in the first 12 months and this is not accidental, all payments paid to the date of death will be refunded but a funeral will not be provided. Payment option not available if you have been advised by a doctor of a condition or illness that will cause death within 12 months of applying for a plan.

The deposit assumed in the above example calculations has been set at €100 or £85. Please be aware that a higher deposit will lower your monthly instalment whilst a lower deposit will increase. *See our terms and conditions for what we mean by 'Accident'.

3. Monthly instalments between 24 to 120 months (Euro payments)

Spread the cost from 24 months up to 120 months with an instalment payment fee per annum

You can now purchase a Golden Leaves Funeral Plan with a flexible initial deposit and payment term of up to 10 years to suit your needs. If the plan holder—whether yourself or someone else you have purchased the plan for—passes away due to accidental death within the first 12 months, the plan will provide full cover. If death in the first 12 months is anything other than accidental, all payments made will be refunded but a funeral won't be provided. After the first 12 months, the funeral is provided with nothing more to pay.

Funeral Plan	Simple	Traditional	Repatriation
Deposit	€100	€100	€100
24 monthly payments	€154.93 p/m	€180.77 p/m	€336.90 p/m
Total Payable	€3,818.30	€4,438.36	€8,185.50
36 monthly payments	€109.48 p/m	€127.74 p/m	€238.07 p/m
Total Payable	€4,041.40	€4,698.66	€8,670.63
48 monthly payments	€87.04 p/m	€101.55 p/m	€189.27 p/m
Total Payable	€4,277.88	€4,974.58	€9,184.87
60 monthly payments	€73.81 p/m	€86.12 p/m	€160.50 p/m
Total Payable	€4,528.55	€5,267.06	€9,729.96
72 monthly payments	€65.20 p/m	€76.07 p/m	€141.77 p/m
Total Payable	€4,794.27	€5,577.08	€10,307.76
84 monthly payments	€59.24 p/m	€69.12 p/m	€128.81 p/m
Total Payable	€5,075.92	€5,905.70	€10,920.22
96 monthly payments	€54.94 p/m	€64.11 p/m	€119.47 p/m
Total Payable	€5,374.48	€6,255.01	€11,569.44
108 monthly payments	€51.77 p/m	€60.40 p/m	€112.57 p/m
Total Payable	€5,690.95	€6,623.29	€12,257.60
120 monthly payments	€49.39 p/m	€57.62 p/m	€107.39 p/m
Total Payable	€6,026.41	€7,014.69	€12,987.06

On all Euro instalment purchases with a longer duration than 18 months, an instalment payment fee of 6% per annum is included in the monthly instalment calculations.

If you pass away within the first 12 months as a result of an accident, we will cover the cost of the plan in full and will not seek to recover any outstanding Balance (see our terms and conditions for what we mean by "Accident"). If death occurs in the first 12 months and is not accidental, all payments paid to date of death will be refunded but a funeral will not be provided. After 12 months, you are fully covered for both accidental or natural death. If you pass away after the first 12 months, the funeral will be provided and no outstanding balance will be required to be paid.

You can cancel at any time during the first 12 months and get back everything you've paid. After that, you'll get your money back, but we'll keep a €374 charge for administration. For cancellations after 12 months, you will get back all amounts paid to the date when you can cancel but you will be charged a fee of €374 and we will also retain 50% of the Instalment Payment Fees (IPF) due up to the date of cancellation. Payment option not available if you have been advised by a doctor of a condition or illness that will cause death within 12 months of applying for a plan.

Please Note: If you want to pay by instalments, and require any additional options, their cost will be paid in advance. This illustration is based on an initial deposit of €100, but amounts will change with the payment of a higher deposit.

For an explanation and further details concerning the Instalment Payment Fee (IPF) breakdown please visit our website: <https://www.goldenleavesinternational.com/payments-disclosure/>

4. Monthly instalments between 24 to 120 months (Sterling payments)

Spread the cost from 24 months up to 120 months with an instalment payment fee per annum

You can now purchase a Golden Leaves Funeral Plan with a flexible initial deposit and payment term of up to 10 years to suit your needs. If the plan holder—whether yourself or someone else you have purchased the plan for—passes away due to accidental death within the first 12 months, the plan will provide full cover. If death in the first 12 months is anything other than accidental, all payments made will be refunded but a funeral won't be provided. After the first 12 months, the funeral is provided with nothing more to pay.

Funeral Plan	Simple	Traditional	Repatriation
Deposit	£85	£85	£85
24 monthly payments	£134.80 p/m	£157.29 p/m	£293.08 p/m
Total Payable	£3,320.23	£3,859.95	£7,118.87
36 monthly payments	£95.26 p/m	£111.15 p/m	£207.11 p/m
Total Payable	£3,514.34	£4,086.45	£7,540.90
48 monthly payments	£75.73 p/m	£88.37 p/m	£164.65 p/m
Total Payable	£3,720.10	£4,326.53	£7,988.26
60 monthly payments	£64.22 p/m	£74.93 p/m	£139.62 p/m
Total Payable	£3,938.21	£4,581.03	£8,462.45
72 monthly payments	£56.73 p/m	£66.19 p/m	£123.33 p/m
Total Payable	£4,169.40	£4,850.79	£8,965.10
84 monthly payments	£51.54 p/m	£60.14 p/m	£112.06 p/m
Total Payable	£4,414.47	£5,136.73	£9,497.90
96 monthly payments	£47.80 p/m	£55.78 p/m	£103.93 p/m
Total Payable	£4,674.24	£5,439.84	£10,062.68
108 monthly payments	£45.04 p/m	£52.56 p/m	£97.93 p/m
Total Payable	£4,949.59	£5,761.13	£10,661.34
120 monthly payments	£42.97 p/m	£50.14 p/m	£93.42 p/m
Total Payable	£5,241.47	£6,101.70	£11,295.92

On all Sterling instalment purchases with a longer duration than 18 months, an instalment payment fee of 6% per annum is included in the monthly instalment calculations.

If you pass away within the first 12 months as a result of an accident, we will cover the cost of the plan in full and will not seek to recover any outstanding Balance (see our terms and conditions for what we mean by "Accident"). If death occurs in the first 12 months and is not accidental, all payments paid to date of death will be refunded but a funeral will not be provided. After 12 months, you are fully covered for both accidental or natural death. If you pass away after the first 12 months, the funeral will be provided and no outstanding balance will be required to be paid.

You can cancel at any time during the first 12 months and get back everything you've paid. After that, you'll get your money back, but we'll keep a £325 charge for administration. For cancellations after 12 months, you will get back all amounts paid to the date when you can cancel but you will be charged a fee of £325 and we will also retain 50% of the Instalment Payment Fees (IPF) due up to the date of cancellation. Payment option not available if you have been advised by a doctor of a condition or illness that will cause death within 12 months of applying for a plan.

Please Note: If you want to pay by instalments, and require any additional options, their cost will be paid in advance. This illustration is based on an initial deposit of £85, but amounts will change with the payment of a higher deposit.

For an explanation and further details concerning the Instalment Payment Fee (IPF) breakdown please visit our website: <https://www.goldenleavesinternational.com/payments-disclosure/>



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(24 hours, no international code required
from a Spanish mobile or landline)

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From Cyprus Freefone **8007 7376** (24 hours)

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