



Prepaid Funeral Review

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How to Find A Funeral Plan

Finding a funeral plan after death is not straightforward. Much better to get the ducks in a row earlier, as **actions you take after death just could invalidate** an otherwise perfectly good plan. Here is what to do to find details of that elusive plan, NOT necessarily in this order, as you need to find the plan BEFORE instructing an undertaker:

1. Check through the paperwork for a funeral plan (or more likely for older people, an insurance policy).
2. For **lost funeral plans**, the only central point to check is the [Funeral Planning Authority](#), but not all funeral plan companies are members. However, you could cross check against their members and the [list of companies](#) we review.
3. At the same time, you can check for lost insurance policies (etc) on the Unclaimed Assets Register <https://www.uar.co.uk/> or ring 0333 000 0182 – you may even turn up some other assets! The biggest seller of Over 50's Plans is Axa Sun Life on 0800 008 6060 though there are dozens of others as over 500,000 a year take out these insurances. [See our review.](#)
4. Check bank statements for payments to funeral plan or insurance companies, then call them. For funeral plans, payment may have been in one go, many years ago. For insurance policies, the older type pre-regulation policies may have been made paid up with a value, so payments could have stopped decades ago (see 3). For the awful post regulation policies often with no cash value, a policy may well be valueless if it is a non-profit whole of life, and a few missed payments mean everything is lost. But still worth asking.

How to avoid having a lost Funeral Plan:

Make sure your family knows about your plan, whether it be a proper prepaid plan or a life insurance policy, and how to claim on it as doing the wrong thing may invalidate it.

Ensure both you and your family fully understand what is paid for and what is not covered. We never cease to be amazed by the number of people buying plans over the phone without seeing the full terms and conditions.

Always have the paperwork with other important documents in a designated folder that the family can find easily.

Never pay for a funeral plan in cash as there is less of a record of payment.

When moving house, tell your funeral plan provider. The cost may vary in the new area with some plans.

For help with Probate, visit <https://TheProbateDepartment.co.uk>

