



FUNERAL PAYMENT HELPING HAND

Extra Support When It's Needed Most

The death of a loved one is always a traumatic time. But, in the midst of the grieving process, **a funeral needs to be arranged and ultimately paid for.**

In the latter half of 2017, in the interest of fairness to our customers, Royal London began lobbying the Irish Government to tackle the crippling delays in the Irish probate system. In Ireland, the average wait to achieve a grant of probate is 489 days; or 16 months.* When compared to the UK, a jurisdiction with a very similar legal system, the average delay is just 3 to 4 weeks.

That's why Royal London has launched Funeral Payment Helping Hand. The feature is designed to help alleviate some of the financial burden which can arise when seeking a grant of probate in Ireland. For claims which are accepted, but delayed due to probate, Royal London will now provide an advance payment of up to €10,000 to cover funeral costs of the deceased.

When Royal London accepts a claim which is subject to probate, we will explain to the Executors that Funeral Payment Helping Hand is available and how it works. Royal London will then pay up to €10,000 to cover funeral costs such as a coffin, burial plot and death notices. The payment can be made to the Funeral Director directly or to the Executors of the estate upon producing a Funeral Director invoice or receipt.

When probate has been granted and Royal London can pay the claim, we will pay the Executors the full sum assured minus the amount drawn down to pay for the funeral.

The Payment

This advance payment is only available to cover costs from Funeral Directors, which can include:

- a coffin
- burial costs
- church fees
- cremation
- death notices
- plot
- services of Funeral Director, e.g. hearse/car

Brokers and Executor(s)/Solicitors acting on behalf of the family will be notified of this payment once it has been made.

This feature is limited to death claims and only covers Funeral Director costs up to a maximum value of €10,000.

You can visit www.royallondon.ie to find out more or contact your Financial Broker. They will be happy to provide you with any additional information you need.

*Royal London Ireland - Probate Position Paper 2017.