

Fox Milton & Co Limited trading as Unique Funeral Plans (the Company)

Information for customers

When did the Company go into Creditors' Voluntary Liquidation?

The director considered the Company was insolvent and in June 2022, approached licensed insolvency practitioners from Grant Thornton UK LLP to assist in winding it up.

Nigel Morrison and Jon Roden of Grant Thornton UK LLP were appointed joint liquidators on 28 July 2022 (the Decision Date).

Can I receive a refund for my funeral plan from the Company?

As the Company is insolvent and stopped trading, it cannot refund any customer or honour any funerals. Customers will therefore need to make alternative arrangements.

Has my funeral plan been transferred to another provider?

No. Unfortunately the director confirmed it was not possible to transfer any of the plans to an alternative provider.

My loved one has died, and they had a funeral plan with the Company. Will the Company pay for the funeral?

The Company is not able to honour any funerals because of its insolvency.

In the short-term, Dignity Funerals Limited ("Dignity") has agreed to work with the Joint Liquidators to temporarily provide existing customers with funeral planning services for three months from the date of liquidation.

Customers should contact Dignity on 0808 1969 683 if this applies.

What has happened to my money?

It appears customer instalments were not paid into a designated trust account. Customers will therefore be unsecured creditors in the liquidation.

Once appointed, the liquidators will investigate the treatment of customer payments as part of their duties.

Is the Company regulated by the Financial Conduct Authority (FCA)? Can I claim via the Financial Services Compensation Scheme (FSCS)?

The Company is not regulated by the FCA so customers do not have access to compensation from the FSCS if their provider goes out of business.

From 29 July 2022, the FCA will regulate funeral plan providers, following a change in the law. Further information can be found on the FCA website.

I paid for my plan by credit or debit card. Can I claim a refund from my card provider?

You may be able to. Please contact your card provider to discuss this in more detail.

Plan holders that have paid an element of their funeral plan via a credit card may be entitled to register a claim with their credit card provider under s75 of the Consumer Credit Act 1974.

Plan holders that have paid an element of their funeral plan via a debit card may be able to claim through chargeback, as long as it hasn't been more than 120 days since paying on your debit card and making your claim. This is not enshrined in law so please contact your card provider for more information.

Further information can be found at www.citizensadvice.org.uk/consumer.

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What if my credit or debit card provider does not issue a full refund?

You will be able to lodge a creditor claim in the liquidation for your losses incurred.

The liquidators will undertake an exercise to realise the Company's assets to enable a partial repayment via a dividend process to be made to plan holders in due course.

It is expected a small dividend may be available to the Company's plan holders. This would be a small percentage of the amount paid to the Company, less any partial refund you may receive from a card provider.

The liquidators will contact plan holders directly in due course should it be necessary for you to make a claim and will provide details of how to make a claim and what you can claim for.

Who should I contact with any queries?

You should contact the proposed liquidators as follows:

By email: cmusupport@uk.gt.com

Phone: 0161 953 6906

Post: Grant Thornton UK LLP, 11th Floor Landmark, St Peter's Square, 1 Oxford St, Manchester, M1 4PB

The Company is not regulated by the FCA so they will be unable to answer any individual queries.