

## The complaint

Mr W complains that Co-op Funeral Plans Limited will not agree to delay providing a funeral for up to three years after his death.

## What happened

The history to this complaint is well known to the parties, so I won't repeat all the details here. In brief summary, Mr W bought and paid in full for a simple cremation funeral plan in 2020. In July 2024, Mr W contacted Co-op seeking confirmation that his funeral could be delayed by up to three years, as he wanted to donate his body to medical science.

Co-op said this wasn't possible, so Mr W came to the Financial Ombudsman Service. In response to our request for information, Co-op provided further information about its reasons for refusing Mr W's request. Our investigator did not uphold Mr W's complaint, so he asked for an ombudsman to review everything and issue a final decision.

## What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so, I'm not upholding this complaint. I appreciate Mr W feels strongly about this situation and I acknowledge my decision will not be the answer he was hoping for. I'll explain my reasons, focusing on the points and evidence I consider material to my decision.

Mr W seeks reassurance from Co-op that his funeral can take place up to three years after his death, to enable him to donate his body to medical science.

I've looked at the plan terms and conditions. I've not found any explicit term that says a funeral has to be arranged within three years of death. But this doesn't surprise me, as Mr W's request isn't common, affecting just a few hundred deaths each year.

However, I have noted some terms from which I think one could reasonably infer that the funeral plan services are intended to be provided at the time of death.

*Your plan will be provided by one of our Funeral Directors **on your death** as long as you've paid for the plan in full. [My emphasis]*

*What happens **when I die**? Your representative should contact your chosen funeral home or one of our funeral directors. [My emphasis]*

When Mr W first asked Co-op about his request, it responded promptly, as follows:

*Unfortunately, we cannot keep the plan that long after someone passed away as it is not a usual way we process or arrange a funeral with pre-paid funeral plan. We need to proceed with the funeral and care of the body as soon as we can.*

Our investigator asked Co-op for more context around its stance, which she shared with Mr W in her written opinion of January 2025. From what I've seen, I'm satisfied that Mr W's request, whilst very important to him, falls outside Co-op's usual business processes and would likely incur additional administration and delivery costs.

My role is to decide what's fair and reasonable in all the circumstances of the complaint. Having considered everything, I think Co-op's stance is reasonable, so I don't think Co-op has acted unfairly in telling Mr W that it cannot agree to his request. I'm not going to ask Co-op to do anything further in respect of this complaint. It remains a matter for Mr W to decide if he wishes to keep his plan, in light of his expressed intentions.

Once again, I'm sorry to send disappointing news to Mr W.

### **My final decision**

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 7 March 2025.

Jo Chilvers  
**Ombudsman**