

The complaint

Mrs S is unhappy with the coffin that Dignity Funerals Limited offered her after her funeral plan was transferred to Dignity from another provider.

Mrs S has been represented by a relative. For ease, references to Mrs S include her relative.

What happened

In 2019, Mrs S bought a pre-paid funeral plan with a provider I'll call "P". The plan was the most expensive of three options available at the time and included a coffin described as "high quality". Mrs S recalls being told that this coffin would be solid wood.

When Mrs S bought her plan, the sale and administration of pre-paid funeral plans wasn't subject to compulsory regulation. This changed in July 2022 when it became a requirement for firms in the industry to be regulated by the Financial Conduct Authority. P went into administration and reached an agreement with Dignity that Dignity would offer an alternative plan to P's customers. This provided for P's customers to have their original plans matched, as closely as possible, to a Dignity plan, at no additional cost. This offered continuity of provision when P left the market. Mrs S opted into the transfer and received a Dignity plan.

Dignity offered Mrs S its Brecon coffin which is made of wood veneer, not solid wood. When Mrs S learned about this, she didn't think Dignity had offered a reasonable match. She asked Dignity to offer a higher quality coffin from its range, taking into account that Mrs S had purchased the highest plan P had available.

Dignity didn't uphold the complaint. It said the Brecon is one of its high-quality coffins and is the best match for the coffin Mrs S would have received from P.

Mrs S didn't think this was fair and referred her complaint to our Service. Our investigator looked into the complaint and didn't think it should be upheld. He said he hadn't seen any clear evidence describing the coffin Mrs S would have received from P, and he thought the Brecon was a reasonable match for a "high quality" coffin.

Mrs S disagreed. She didn't think wood veneer was a reasonable match for solid wood. She said the Brecon falls into Dignity's lower-priced range, not its premium solid wood collection. She compared the Brecon to a coffin in Dignity's premium collection to show the difference in quality. She also asked why Dignity invited her to upgrade her coffin, at additional cost, if Dignity thought it had already matched the highest-level plan from P.

As Mrs S didn't agree, the matter has been passed to me to make 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.

First, I want to acknowledge how important this matter is to Mrs S and her family. Funeral plans are deeply personal, and I understand why they would want reassurance the

arrangements they paid for will be honoured. I acknowledge their recollection that the coffin from P would be solid wood, so, I appreciate how disappointing and distressing it must have been to find out the replacement wasn't what they expected.

But I also have to take into account what evidence is available, and whether Dignity acted fairly in choosing the Brecon coffin as a reasonable match.

I've considered the complaint carefully and I'm persuaded the Brecon is a reasonable match. So, I've decided not to uphold Mrs S's complaint. I've explained why below, focusing on the points and evidence I consider most relevant to my decision.

I've seen P's sales brochure describing the three plans P had available. The top-level plan provided a "high quality" coffin. The other two plans provided a "standard" coffin. Mrs S's plan certificate confirmed she purchased the top-level plan, and this again described the coffin as "high quality".

The crux of the matter, in my view, is that I haven't seen any documents that describe P's "high quality" coffin in any detail. I accept it would be high quality but there's no detail about what this meant in terms of materials, construction, or value – and nothing to confirm it would have been solid wood. So, I can't fairly reach a conclusion about what it would have looked like, how much it would have been worth, or how it would compare to Dignity's collection.

I've considered the Brecon coffin Dignity offered. It's described as, *"an oak veneer coffin with a high gloss finish and polished brass effect and wood furnishings, finished with a sumptuous quilted satin interior."* There's nothing in this description that makes me think the Brecon is not of high quality.

The price list I've seen shows that the Brecon sits around the middle of Dignity's collection, not including high-end caskets and specialist coffins, and that it costs around three times more than Dignity's basic coffin. So, while the Brecon isn't Dignity's most expensive or luxurious option, I don't think it can reasonably be described as "standard".

I understand Mrs S paid for P's highest-level plan. But I don't think this means Dignity should have provided one of its highest-level coffins. P's coffin is described as "high quality" and I don't think Dignity should have interpreted this to mean "highest quality" relative to its own collection, without any documentation to describe the coffin P would have used.

I've taken into account that the Brecon falls into the lower of Dignity's different ranges. But I don't think this alone shows the Brecon is an unreasonable match for a "high quality" coffin. Without further evidence of the coffin P would have used, I can't fairly say a replacement had to come from a certain range in Dignity's catalogue. I also don't think that Dignity having more premium options available means it hasn't offered a high-quality coffin already.

Based on the evidence I have available, I'm satisfied the Brecon was a reasonable match for Dignity to choose. I recognise this will disappoint Mrs S and her family. I've seen how difficult things have been for them and how this complaint has made things worse. I'm sorry to bring them unwelcome news, but I haven't found justification to require Dignity to do anything further in this matter.

My final decision

For the reasons set out above, I don't uphold Mrs S's complaint about Dignity Funerals Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 15 July 2025.

Chris Woolaway
Ombudsman