

## **The complaint**

Mrs H has complained about how Ecclesiastical Planning Services Limited (“EPS”) dealt with the transfer between funeral directors of her mother’s pre-paid funeral plan.

## **What happened**

In 2014, Mrs H bought a pre-paid funeral plan from EPS for her mother, Mrs C. She paid for the plan in instalments over 12 months. EPS wrote to Mrs C in early 2015 confirming the plan was paid for in full and sending her a guarantee certificate.

By summer 2025, Mrs C was sadly coming to the end of her life. This caused Mrs H to review paperwork, including the pre-paid funeral plan. She noted that, since she’d last had any dealings with EPS, both she and Mrs C had moved to another part of the country. But she’d not notified EPS. So she contacted them to appoint a funeral director local to where they now lived.

Mrs H says she thought this process would take a day or two at most. So she was unhappy to find out that there were a number of steps which had to be completed – and that these needed to be dealt with by post. Overall, it took three weeks from Mrs H’s first call to EPS for them to complete the formalities and have her sign the authorisation to transfer the plan to the new funeral directors.

Mrs H complained to EPS about this and about not being given the right information when she’d contacted them. She said this had made a difficult situation even worse, as she was continually worrying that Mrs C would pass away and there would be no arrangements in place, even though she’d paid for the plan in full 10 years previously.

In their response to the complaint, EPS acknowledged they hadn’t explained to Mrs H they could contact multiple funeral directors about a transfer at the same time. They paid Mrs H £25 compensation for not doing so.

Mrs H didn’t think this resolved her complaint and brought it to our service. Our investigator reviewed the information provided by both parties and concluded EPS didn’t need to do any more to resolve Mrs H’s complaint. She explained we couldn’t dictate to EPS how that should operate their business. So we couldn’t say that they were wrong to require formalities around the transfer to be dealt with in hard copy, rather than by email.

And she said there was more to transferring the plan bought for Mrs C than Mrs H might have anticipated, because an alternative funeral director had to be approached and confirm the basis on which they would take over provision. While she acknowledged Mrs H’s concerns about what could have happened, she was satisfied that EPS had assured Mrs H Mrs C’s funeral would be provided and explained what she’d need to do if Mrs C passed away before the transfer formalities were complete.

But the investigator did note that EPS incorrectly told Mrs H they couldn’t contact more than one funeral director at a time. She noted that EPS had acknowledged and apologised for this. And she thought the £25 compensation was sufficient to recognise this mistake.

Mrs H didn't agree with our investigator's view. So I've been asked 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.

Having done that, I don't think EPS need to do any more than they already have to resolve Mrs H's complaint. I know she'll find my conclusion distressing and I'm sorry about that. I hope it will help if I explain the reasons for my decision.

I know from everything I've read that Mrs H contacted EPS to try and sort out the transfer of Mrs C's funeral at what was already an extremely difficult time for her and her family. Mrs C had moved to end of life care. So it's natural that Mrs H wanted this issue sorted out without delay.

But, as our investigator said, the obligations imposed by the Financial Conduct Authority on providers of pre-paid funeral plans mean that, in most cases, the process of appointing a new funeral director is not as straightforward as Mrs H assumed it would be.

As a regulated provider, EPS had to ensure that any replacement funeral director could provide the plan services Mrs H had bought, find out whether there would be any additional cost and advise Mrs H if there was, so she could make an informed decision about whether to go ahead with the transfer or make alternative arrangements – all before the transfer could be completed. I can't say they should have ignored those obligations, even if they were aware that there was a need for urgency.

I know that, at the time Mrs H called EPS, she knew Mrs C was extremely unwell and it was likely that her funeral would be needed only a short time later. I would have expected EPS to take this into account if they were aware of this.

But I've listened to the calls between them and Mrs H. During the first call, the only information Mrs H gave about Mrs C's health was that she hadn't passed away. She didn't say that was likely to happen very soon. The call is focused only on providing the new addresses for both Mrs H and Mrs C. And Mrs H asked whether there were likely to be any further costs because of the transfer. In the absence of any information about her health, I can't say EPS should have been prompted to prioritise the transfer from this first call.

I've noted that, when Mrs H called again, she did say her mother had very little time left. At that point, EPS contacted the funeral directors to get confirmation they would accept the plan and details of any additional charges. They then relayed this to Mrs H, who chose a new funeral director and signed authority for the transfer just over a week later.

So I can't reasonably say EPS delayed here. I'm aware Mrs H feels that the process was slowed because EPS used post rather than email, and required a wet signature to authorise the transfer. But our investigator is correct that we can't dictate to EPS what business processes they should operate.

I have noted that EPS did incorrectly tell Mrs H they could only contact one funeral director at a time. They've accepted this was wrong and have paid Mrs H £25 compensation for this. Mrs H says this isn't enough to compensate her for the level of trauma her dealings with EPS caused her. I've considered this carefully.

I am sympathetic to the position Mrs H was in. But I can only say EPS should pay her a higher level of compensation if I'm satisfied they did something they shouldn't have – or

didn't do something they should. As I've said above, I can't say they should have acted differently before they knew the urgency of the situation. The calls I've listened to evidence that, when they were made aware of Mrs H's concerns, they took steps to reassure her that the plan remained in place and could be actioned even if the transfer formalities hadn't been concluded. They explained to her what she could do if the worst were to occur and Mrs C were to pass away before then.

I accept that this didn't put an end to Mrs H's worries. But I don't think EPS failed to do what they could. And so I don't think they need do any more to resolve Mrs H's complaint.

### **My final decision**

For the reasons I've explained, I'm not upholding Mrs H's complaint about Ecclesiastical Planning Services Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs H to accept or reject my decision before 20 March 2026.

Helen Stacey  
**Ombudsman**