

Description of Service

Funeral Insurance

The company guarantees

- Recovery of deceased
- Registration of death
- Care and preparation of deceased in a tanatorio
- A casket
- Funeral car
- All administration & legal requirements undertaken
- Religious service in English (where possible)
- Two floral tributes with dedications worded as per family wishes
- Two cars to accompany relatives to the tanatorio for the service and back home
- Choice of burial or cremation
- Arrangement and undertaking of cremation
- Supply of urn with ashes
- For burial, arranging an allocated burial place as advised by Town Hall (usually in a multi burial structure common in Spain)
- Burial rights
- Payment of cemetery employees
- Payment of first payment of municipal burial taxes
- Death certificates (3 in English & 3 in Spanish) and all necessary documents for burial / transportation

Also includes

24 hour English contact on (0034) 650461816

Services of a Tanatorio throughout mainland Spain *

Services at a Crematorium throughout mainland Spain*

National & International Transfer (back to Spain)

*Tanatorios are nominated at the discretion of Rocamer S.A.

Note: There will be no compensation for not using any of items the covered

For further information call KEITH 650 461 816

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It is ultimately the responsibility of the client to ensure premiums are paid.
You are reminded this is an insurance and not a savings scheme

DEATH BY ACCIDENT INSURANCE

If you are under 65 years of age an independent 'death by accident' policy is included with the funeral plan insurance.

This will pay 6,000.00 euros to your estate should you die as a result of an accident. (This excludes such activities as sky diving, motor racing, etc.)

In the event of your body not being found and additional 2,480.00 euros is paid.

Will the accident cover continue when I am over 65 years of age?

Yes.

MEDICAL SCHEME

All clients will be able to enjoy the benefits of a medical scheme.

Every aspect of medical care is catered for including hospitalisation, dental, optical even aromatherapy, massage and much more.

With this scheme you could receive treatment a discounted rate of between 20% to 50% of normal treatment prices. These vary from clinic to clinic. Some treatments are even FREE.

A booklet of participating clinics in your region will be provided

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QUESTIONS & ANSWERS

When one of us dies what should we do?

If death occurs at home telephone police / guardia and a doctor to confirm death.
If death occurs in hospital advise nursing staff you have insurance and call Rocamer on 650461816 or 679900324

How long will a deceased be held for?

All Rocamer tanatorios have refrigeration facilities therefore this legally enables them to hold a deceased longer than standard time limitations thus giving time for family and friends to attend from the UK, Ireland etc.. Maximum 5 to 7 days without embalming. This is free of additional charges. Other tanatorios may make additional charges over 24 hours. (Note: This is a service provided by Rocamer S.A. and not the insuring company)

We want a service but what if we are not Catholic?

Not a problem. A Reverend can be provided for any denomination and in English. Additionally we can arrange a Humanist service or family can organise their own private ceremony

Can we have the deceased favourite music played?

Yes. Rocamer tanatorios are equipped with music facilities.

Do I have to pay a lump sum in advance for the policy?

No. Not if under 70 years & 6 months

Will there be any disbursements (extras) to pay after the funeral?

No, providing all information given and terms of the policy are adhered to.

Is there a qualifying period?

No. You are fully covered from start date of policy. And you remain covered no matter your age

Do I need a medical?

No. But there are some medical questions to answer. It is illegal to apply for the insurance if you knowingly have a terminal illness.

Do the policy premiums increase with age?

No. But like everything costs increase due to inflation so your premiums must too. Premiums are reviewed annually. However, annual increases are usually between 3% and 5%.

What if I die whilst on holiday in the UK/Ireland. Can I be cremated or buried there?

Yes, if your family request this. However, the company will not be liable for funeral costs. Neither will it be responsible for funeral arrangements. The company may make a voluntary contribution toward total cost. Should you die elsewhere in the world this is NOT an option. Your cover is for repatriation to Spain.

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If I decide to move back to the UK permanently am I entitled to any reimbursement?

Irrespective of whatever the reason for not wishing to continue with the plan no reimbursements are available. This is not a savings scheme.

We have a joint policy. Do we continue to pay the same premium in the event of one of us dying? No. The premiums will be reduced to that of the surviving partner.

29/10/18

The participating companies reserve the right to change terms and conditions at any time.

TEL 650 461 816

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