Q: Is there a conflict between the prearrangement and the Return Assured℠ program?

A: No. Return Assured℠ covers costs that are not addressed by the prearrangement at the participating funeral home. Those costs are of particular concern to those individuals who regularly travel, move south for the winter, go to Europe, visit grandchildren out of state, etc. Anyone who travels a great deal will benefit from this protection.

Q: Is Return Assured℠ available to families who do not enter into a prearrangement?

A: Absolutely, yes. Return Assured℠ protection is available to anyone regardless of whether a prearrangement is established. The presentation of the Return Assured℠ program should be in conjunction with the explanation of prearrangement. This program should be made available to families even if they choose not to prearrange.

RETURN ASSURED

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Return Assured℠ Travel Protection Plan

Questions and Answers

RETURN ASSURED

Travel Assistance Provider

FREQUENTLY ASKED QUESTIONS

Q: What is Return Assured℠?

A: Return Assured℠ is the service mark for a guaranteed travel assistance plan offered by American Pre-Arrangement Services Inc. (APASI). APASI is a travel assistance provider, doing business through a nationwide network of providers.

Q: What benefits are available through the Return Assured℠?

A: The Return Assured℠ plan provides the complete cost of transportation to the buyer's home should death occur more than 75 miles from home. APASI, the benefit provider, will assist with every step of the process, including locating a licensed sending funeral home or mortuary, transporting the body from the site of death to the sending funeral home or mortuary, preparing the remains for either burial or cremation, transport, procuring the consular services (for death overseas) and death certificates.

Q: Why should funeral homes sell Return Assured℠?

A: 1. It will provide additional protection to the families the funeral homes serve.
2. It will provide the participating funeral home with the help of the APASI experts in dealing with out-of-country deaths.

Q: Is Return Assured℠ an insurance program?

A: No. The benefits provided by APASI are service benefits.

Q: How do I enroll as a Seller for Return Assured℠?

A: Visit our website at returnassured.com. Click on link, "Enroll in Return Assured". Download required documents. Completed documents can be emailed, faxed or mailed to Return Assured℠.

Q: Can a buyer cancel their Return Assured℠ contract?

A: A buyer has 30 days to cancel the service agreement and receive a full refund. The 30 days begin when the application is signed. After 30 days, no money will be refunded.

Q: Can the buyer write one check to cover multiple contracts?

A: Yes. Return Assured℠ will accept one check for multiple contracts. The check for Return Assured℠ is made payable to Return Assured℠ and is mailed directly to Return Assured℠ in the postage free provided envelope along with the completed service contract.

Q: What needs to be done to enroll a buyer?

A: Complete the Return Assured℠ enrollment form, and submit it to Return Assured℠ with the payment. Return Assured℠ will provide a Certificate of Coverage, along with 2 cards verifying coverage with the buyer's name and personal identification number. This number will not be the buyer's Social Security number.

Q: How will the buyer secure benefits?

A: If the death occurs within the United States, services can be obtained by dialing 800-947-8306. If the death occurs outside of the United States, services can be obtained by dialing 301-656-4152.

Q: Are there limitations on benefits?

A: The Return Assured℠ plan does not provide service for deaths 75 miles or less from the buyer's home. The location of the home will be determined by the legal residence at the time of death. Legal residence is defined as the place of residence for 180 or more days in the 12 months preceding the date of death. It will require verification through voter registration, driver's registration, and/or other means. A nursing home will be deemed the residence if the stay has exceeded 180 days.

Q: Is there a benefit paid in cash to the family?

A: No. APASI will take responsibility for the necessary arrangements. Transportation happens following notice of the buyer's death and verification of coverage.

Q: Must APASI be contacted at death?

A: Absolutely. Benefits are provided by APASI through its network of providers. If the buyer's family does not contact APASI, no help will be provided, and benefits will be lost.

Q: What about transportation for the family of the deceased?

A: The Return Assured℠ plan does not provide this benefit, but pledged to try to facilitate transportation of family members to the extent possible.

Q: Can you obtain a listing of funeral homes participating in the Return Assured℠ travel protection plan?

A: No. Due to confidentiality concerns, it is not available. However, should death occur, appropriate arrangements will be made with a participating licensed funeral home for coordination of the return.