

Insurance companies offer policies to cover funeral bills, which you can pay over a number of years. Also, some funeral directors will open a joint account with you, or offer other options, to deposit money to pay the funeral account in the future.

If the person responsible for the funeral, or their partner, is receiving certain benefits, financial help to pay for the funeral may be available from the Social Fund. A priority order has been introduced to establish who should be considered “responsible” for the funeral payments. This may be one or more relatives. No commitment towards paying the funeral should be made until the responsible person (s) has been established.

Good advice on paying for the funeral and about funerals generally can be found in the publications issued by the Benefits Agency or Social Security. These include “Help when someone dies” (leaflet FB29) and “What to do after a death” (leaflet D49). Age Concern are prominent regarding funeral advice and offer a fact sheet called “Arranging a funeral”. Other organisations offer help and the local Citizens’ Advice Bureau are a useful source of information. A grant can be obtained for the next of kin of those who at the time of death were paying full national insurance contributions and were below a pensionable age.

Purchasing some elements in advance can reduce the ultimate cost of a funeral. For a burial, a grave can be purchased and a memorial placed prior to death.

Finally, when a person dies in hospital and there is nobody prepared to arrange and pay for the funeral, the Health Authority will fulfil this obligation. Similarly, local authorities have a duty to arrange a burial or cremation of any person who has died in their area. It must appear to the authority that no suitable arrangements for the disposal of the body have been or are being made otherwise than by the authority. The local authority can reclaim expenses from any estate. If there is no estate, a basic funeral will be arranged which may include the use of an unpurchased grave.

DONATIONS AT FUNERALS

Some people are concerned at the excessive expenditure on wreaths and floral tributes at funerals. This is particularly evident in winter when the flowers may be damaged by frost or inclement weather within hours of the funeral. An alternative course is to organise a collection for a named charity, hospice or other deserving cause. Requesting “family flowers” only or “no flowers by request” usually facilitates this. Your Charter member or funeral director can provide further details and assistance.

INFORMATION ON USING A FUNERAL DIRECTOR

TAKEN FROM THE REFERENCE COPY OF
‘THE CHARTER FOR THE BEREAVED’

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INTRODUCTION

The Charter for the Bereaved is unable to offer you rights and standards related to the use of a funeral director. In view of this, information is included to help you understand how funeral directing operates. It will enable you to ask questions appropriate to your needs when you consider the arrangement of a funeral.

Although Charter members can advise you about funeral arrangements, they are not able to recommend a particular funeral director. You can obtain details about contacting your local funeral directors in telephone directories, newspapers via the internet or through your Citizen Advice Bureau or Charter member.

THE HISTORY

Funeral directing, as a profession, appeared in the latter part of the 1700's. Prior to that date, funerals were organised through individuals, such as a joiner, a gravedigger and the clergy, followed by a churchyard burial. In Victorian times, the commercial involvement in death was developed, and this led to the greater use of the funeral director with the hearse, coffin and black attire. The funeral director developed the role of organiser, providing the furnishings and the transport to carry out a funeral. A proportion of funeral directors are members of professional organisations, who operate a code of conduct, a complaints procedure and provide educational courses relating to their service. The National Association of funeral directors (NAFD) and the Society of Allied and Independent funeral directors (SAIF) are examples of these.

MUNICIPAL FUNERAL SERVICES

Municipal funeral services are available in some parts of the country. They are formed by local authorities, usually contracting the service out to an existing funeral director. They offer fixed price funerals, but otherwise follow traditional patterns. As the funeral is usually sold as a package, price transparency may not be offered. Nonetheless, the cost of the package may be less expensive than with a private funeral director. As in all cases, it is essential to obtain quotations before a decision is made.

THE LAW

Common law recognises that a funeral consists of a sequence of tasks and events, all of which must be satisfactory. Where even a single element is performed unsatisfactorily, by the burial or cremation authority or funeral director, the payment of the appropriate part of the funeral account or, in fact, the whole account may be disputed by the person paying for the funeral.

It should be noted that whoever orders the funeral becomes liable for the funeral costs. In some cases, a friend has organised a funeral only to find that the deceased had no estate or monies. Consequently, they have found themselves liable for the whole cost of the funeral.

PAYING FOR THE FUNERAL

“Which” magazine (February 1995) suggested that most funeral directors should be able to supply an estimate of a basic funeral and should not be used if they cannot do so. You should reasonably expect to be given an itemised price list of the components of the funeral, which should include disbursements.

Many people are concerned about their ability to pay for a funeral. Media reports about the high cost of funerals reinforces the perception that funerals are expensive. This worry can be reduced by considering the funeral in advance. This will enable costs to be identified and possibly reduced. The information in the Charter and this leaflet will enable decisions to be made and quotations obtained in advance.

Some people alleviate the worry of paying for a funeral by purchasing a “Funeral Plan”.

If a Funeral Plan is purchased it is necessary to choose a cremation or burial package that meets your needs. These plans need to be considered very carefully, as some of the basic options may not prove sufficient when you actually die. For instance, extra may have to be paid for viewing the body, or embalming, if these parts of the funeral were not included in the plan. The plan may also be restricted to the use of a named funeral director. The Office of Fair Trading investigated funeral plans in 1994 and has recommended a number of safeguards to protect money paid into such schemes. It is necessary to ensure that the funds are held properly and securely.

Funeral Plans may be paid by instalments or by a lump sum payment. This enables the funeral to be paid at current prices, without further worry about escalating funeral costs in the future. Payment can be made through any participating Funeral Director, or direct to “Golden Charter”, “Chosen Heritage” or similar scheme.

The Government has introduced regulations relating to pre-paid funerals with the regulatory authority being the Funeral Planning Authority (FPA). Whilst the FPA is self regulatory it does set a minimum standard for its members and also offers a complaints system.