

# Bedwardine Funeral Services

- PRIVATELY OWNED FUNERAL DIRECTORS -

## FUNERAL COSTS EXPLAINED

We are always here to help you at your time of need. We will talk everything through with you in full and offer a free consultation with no obligation for both funerals and our funeral plans.

### FUNERAL DIRECTOR FEES AND 3RD PARTY CHARGES

Funeral costs are split into 2 parts, Funeral Director fees and 3rd Party fees. These are charges that we pay on your behalf. During the funeral arrangement, we will talk to you about the choices you have and advise you of each of the fees that will be payable for the different options. Your estimate and invoice will be itemised and will show a breakdown of each of the charges that will apply. Our price lists are included within this pack for your information. Examples of Funeral Director fees include; moving your loved one to our chapel of rest, a hearse, your choice of coffin, the care of your loved one, our fees for arranging and conducting the funeral and any limousines you choose to use. Examples of 3rd Party fees include Doctor's fees, Cremation fees, Cemetery fees, Minister's fees, Newspaper Notices, Flowers, Organist fees.

### PAYMENTS PRIOR TO THE FUNERAL

Prior to the funeral taking place, we will ask for you to pay the third party charges. This will be the amount shown on your estimate. For our simple funeral, we require payment of the full amount shown on the estimate, prior to the funeral taking place.

### LIABILITY FOR PAYMENT

Our estimate will be supplied alongside a copy of our terms and conditions. By signing the estimate, you are authorising us to conduct the funeral, accepting our terms and conditions, and confirming that you will be responsible for paying the funeral account.

### HELP WITH FUNERAL COSTS

In some instances, the Department for Work and Pensions may provide assistance towards meeting the cost of a funeral, but this depends on a number of factors, including; your relationship to the deceased, whether you are the nearest surviving relative of the deceased and whether you are in receipt of qualifying benefits. You must submit a claim to the D.W.P. for assistance with funeral costs, and if you are successful, the maximum amount they will pay is £1,000 towards Funeral Director's Fees, and the allowable Third Party Fees for burial or cremation. Please note that if your claim to the D.W.P. is unsuccessful, you will still be liable for the full value of the funeral invoice. Please let us know if you will be applying for assistance at the time of making the funeral arrangements.

### PASSING THE ACCOUNT TO A THIRD PARTY FOR PAYMENT

It is sometimes the case that a solicitor or insurance company will pay our invoice directly. Please advise us if you are planning to pass the invoice onto a third party for payment.

### FUNERAL PLAN REDEMPTION

It is important to check whether the person who has passed away had a funeral plan in place. If there is a plan in place, we will talk you through what will be covered by the plan and where there may be additional fees to pay. We will provide an estimate of any additional costs to you, and you, as our client will be liable for these costs.

### SETTLEMENT OF ACCOUNT

We will prepare the final funeral account upto 7 days after the funeral has taken place. We will show the value of the payments made prior to the funeral, and the balance of the account will be due within 14 days of the date of this invoice. We will offer a discount of -£75.00 when the funeral account is paid in full prior to the funeral taking place.

### LATE PAYMENT CHARGES

If an invoice remains outstanding after 56 days, we reserve the right to charge interest at a rate of 8% per annum. Should we refer an invoice to a debt recovery agency, you, as our client will be responsible for these costs.