



FUNERAL GUIDE

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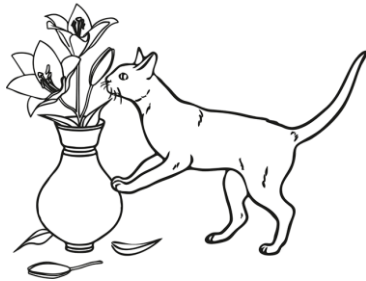
Introduction

The death of a loved one is a difficult and emotional time for every family. People are left at their most vulnerable and trying to ascertain the charges involved in arranging a funeral is quickly swept to the back of one's mind.

Graham Colley Solicitor has produced this guide to assist in highlighting what options are available and in turn connect a layer of transparency to the subject. We have unearthed an abundance of key points that you will need to consider and how they can help tailor a funeral around anyone's requirements.

A memorable funeral doesn't necessarily have to be an expensive funeral and our guide has been put in place to help you through a difficult process.

In a state of mourning, the thought of having to organise a funeral for the bereaved will undoubtedly be a daunting, yet necessary task.



Notifying Friends and Family

Often the first thing you will do is to notify close friends and family. They can assist you in making plans for the funeral and unite behind you at a time of distress.

Over the days ahead you will probably move into organisation mode. It is therefore worth keeping track of calls and keeping phone numbers handy for easy reference.

Funeral Directors

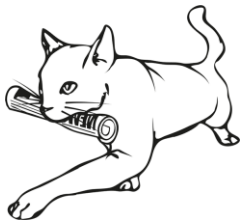
The next stage in most cases is to choose the Funeral Directors. On rare occasions people choose to manage the funeral process themselves – this is challenging and complex but can be achieved with considerable help. Your family may have a long-standing relationship with a Funeral Directors, or the bereaved may have had the opportunity to pre-select one and it may be the case that they have left funeral instructions.

In general, Funeral Directors will take away a lot of the administrative stress associated with planning a funeral but will also take care of other requirements such as the removal of a body to the chapel to rest and arranging transport/floral tributes.

It is important to remember that every aspect of the funeral is your decision and if you want something a certain way, the Funeral Directors should try their utmost to tend your concerns.

Whilst you may find it difficult at the time, it's important to review the services and prices each Funeral Directors provides. You may find one will charge more for professional charges (i.e. administrative costs/support), whilst the other will charge more for supplementary services (i.e. caring for the deceased/personnel required to conduct the funeral). Some Funeral Directors will offer a more extensive package to others, but this may come at a higher cost.

Your decision should also be based on whether you feel comfortable with the Funeral Director - they should be both supportive and receptive to your wishes.



Doctor's/Medical and Death Certificates

A doctor must certify death, the Funeral Directors (or less commonly yourself) will need to get a certificate for the deceased person (a death must be registered within 5 days).

After a death has been registered (by a doctor's certificate), copies of the extract from the register (known as death certificates) are supplied as required. In many cases, you will only need a couple as they can be photocopied and certified by a professional or someone well respected in your community ('of good standing'). A few examples are, a bank official, police officer, civil servant etc.

Once you have the documents in place, you have the necessary legal documentation to commence with the funeral.

Taking care of the deceased

If you choose to use a Funeral Directors, the body of your loved one will invariably be transported from the home/hospital and placed under their care. They will often be taken to one of their Chapels of Rest/Remembrance rooms or can alternatively be allowed to rest at home. The body will be washed and dressed (sentimental items can be dressed on or placed around the body).

In order for members of family/friends to pay respect, arrangements can easily be arranged to view the body before the funeral service. Taking care of the deceased is a standard service in a "basic" or "simple" funeral plan/option.

Cremation

Cremations are the increasingly popular option for various reasons such as the lower overall cost compared to burial, the flexibility (as you can take time figuring out what to do with the ashes or having a formal memorial service). Also your loved ones can scatter the ashes in a variety of locations (but you should check with your funeral director for authorization). There is great variety and it is best to explore all options to decide what is best for you all.

Some families decide against cremation as they prefer to have a permanent place to mourn. It also may go against personal/religious preferences.

The cost of cremation as of December 2018 was approx. £755, however if you plan on having a simple send off (without a funeral) then you should allow £1,600.

Several companies online offer direct cremation for around £1000, but this doesn't allow for collection of the body (outside of normal working hours, or from a nursing home or residence) which would cost approx. £500 and having the ashes returned to you (approx. £100).

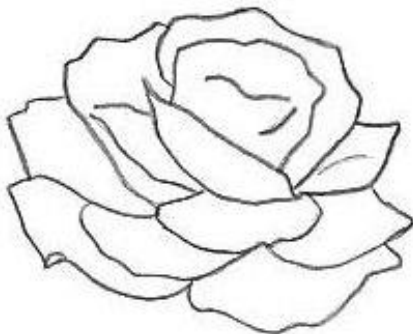
Unlike burial, you will need two medical certificates for cremation (this is to verify beyond all doubt that the person has deceased.) A medical referee's certificate currently costs approx. £164.

Burial

Burial gives mourners a fixed location to pay respects, it adheres to religious preferences and provides a more traditional alternative to cremation. A plot can be chosen near loved ones.

Potentially more expensive – Burial space is often at a premium so plots can be costly. Visiting the bereaved can be difficult for those coming from afar.

The current cost for Burial Fees in the UK is £1,847 however this varies markedly between Funeral Directors and is often dependant on where in the Country you reside (the burial fee usually covers the lease of a burial plot, and the digging and filling of the grave).



Planning the funeral day

The funeral service often fuses together the mourning of the deceased whilst also giving the chance to reminisce and celebrate their life. There are many areas where Funeral Directors can explore to make the service as personal and meaningful as possible.

Things to consider when arranging the funeral service:

- Where will the service be held, on what date and at what time?
- Who will lead the service?
- What would you like to be said and who by?
- Would you like music?
- Would you like flowers?
- Would you like an order of service?
- Do you want an announcement in a newspaper?
- What transport arrangements do you want?
- Special arrangements?

The standard format tends to be a burial or cremation service, followed by gathering of friends and family at a reception afterwards. There is no set procedure for a funeral however, and all aspects of the process should be tailored around you/and or the wishes of the bereaved.

Remember it's the simplest touches that make a funeral more personal. Some examples being:

- A sideshow remembering the person's life.
- Invite friends to join hands to reflect together
- Light candles, light a fire or float lit lanterns on water or in the air



Funeral Costs

The current average cost of a basic funeral in the South East is £4,656 (14.2% higher than the national average).

Often people do not wish to have a 'traditional black funeral' and the associated expenses which incur. Funeral packages may include some services you don't particularly need or want and it is therefore beneficial to discuss with the Funeral Director on how/if you are able to make changes.

"Basic" or "Simple" funeral packages often start at around £2,500 - £3,000 but this will not include many of the additional services or disbursements (third-party costs) that you wish for.

Typical example of what's included mid-range plan:

- Collection of the deceased
- Preparation of the deceased
- Hearse
- Two limousines
- Basic or veneered coffin
- Provision of all necessary staff (director, four pallbearers)
- Professional services

What is not included in the price?

Disbursements are costs that are out of the control of the Funeral Directors. Disbursements can be flowers, newspaper notices, service sheets, a book of condolences, cremation/burial costs, doctor's certificates, church, minister, organist etc.

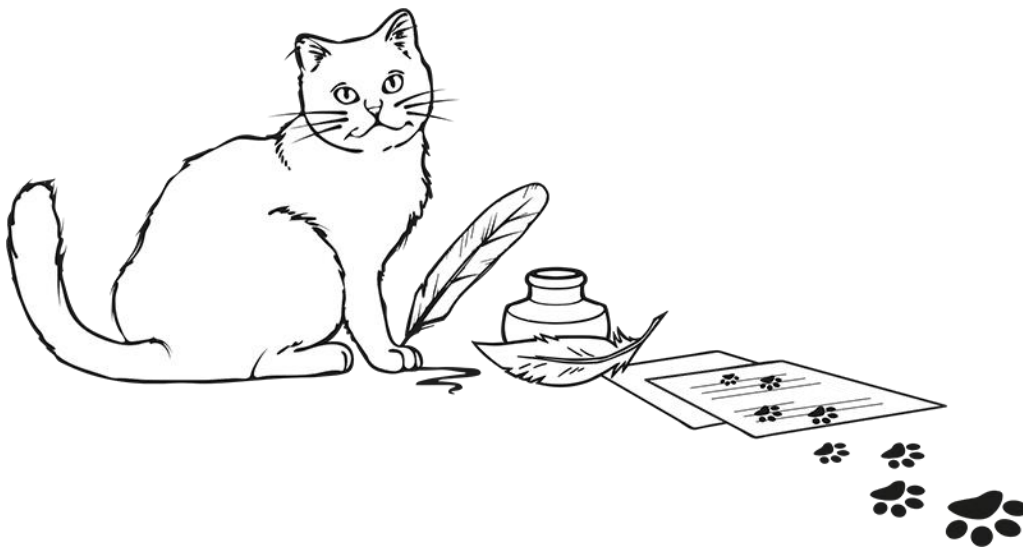
Depending on the amount of disbursements you wish for, these can end up being more expensive than the funeral package itself. Below you will find an approximate disbursement price list:

- Flowers (or Floral Hearse) £150 - £200
- Memorial Headstone/Plaque - £910
- Service sheets for the ceremony – from £50
- Cremation Fee £755
- Doctors Certificates (two required for cremation) £164
- Venue hire - £400
- Organist – approx. £100

Gaining an estimate on costs is of paramount importance as you can easily accumulate a bill that you probably weren't anticipating. Funeral Directors will provide a written quotation before the funeral and a letter confirming arrangements.

Below you will find a few ideas on how you could try and make the funeral just as memorable, but at a slice of the cost:

- Vehicles – Use your own instead of additional hearses.
- Ceremony – Ask a family member to be conduct the ceremony
- Order of Service – Create your own with a computer or printer.
- Catering – Family and friends could assist you in providing the catering



Pre-paid funeral plans

Pre-paid plans have become increasingly popular in recent years and there's good reason behind it. According to recent statistics (published by Sun life) the average cost of a funeral in the UK has doubled from £1,920 to £4,078 in the space of fourteen years (between 2004 – 2018). By 2021 it is expected to go up to £4,779. Further to this in May 2017, the Guardian reported that typical cremation and burial fees had risen by at least 5% in a year.

The key to pre-paid funeral plans are they allow you to organise and pay for your funeral upfront (and most importantly at today's fixed price). Funeral costs have historically been rising faster than inflation and the plans are marketed as a financially practical method to planning your own funeral – they claim to “freeze funeral costs”.

Plans can be bought either from a funeral plan provider or local Funeral Director, but it is important to check what's included (they may not cover many disbursements that you wish for).

Advantages and Disadvantages of Pre Paid Funeral Plans

Benefits:

- Those closest to you can focus on mourning your death rather than worrying about arranging your funeral.
- You will have control over most of the details and internment.
- You will be able to determine exactly how much money is spent and rest easy in the knowledge that your survivors won't spend too much or too little.

Risks:

The plan can be non-refundable, making it difficult to change your plans (steep cancellation fees can occur after the 1st month).

There could be hidden fees that your survivors would be responsible for.

We have carefully crafted Funeral Plan Comparison checklists from the UK's leading pre-paid Funeral Plan providers and it is worth running through these lists or completing our Questionnaire, which will assist us in making a referral into which plan is right for you.

If pre-paid plans aren't right for you, remember that you can always put money aside yourself for funeral arrangements and then specify your wishes in your will.

Alternatives to Pre-Paid Funeral Plans

Life Insurance Policies

Also known as "over 50 plans", that pay out a lump sum on your death. You can spread the cost but you could end up paying much more in monthly premiums than the policy will pay out.

Unlike pre-paid plans, your family will have the responsibility of arranging the funeral. Premiums increase the older you are when you take out a policy. If you die within two years, policies don't tend to pay out the full amount.

Savings Accounts

Set up your own savings account for the cost of your funeral. Talk to your bank, building society or credit union about opening a savings account with a high interest rate. Decide how much you want to save each week or month and keep this account separate from your everyday account. Tell your family about the account and what its purpose is.

Paying from your Estate

Costs can be paid from the deceased's estate. Banks will normally release funds if they're presented with an itemised account from a Funeral Director and a copy of the death certificate.

Paying respects after the Funeral – Memorial Service

A memorial service can be very different from the traditional funeral. Held weeks or even months after a cremation or burial, it is an option that may not occur to some people, particularly at a time when clarity of thought may be clouded by emotion.

It avoids rush and anxiety and provides the time to think, plan and organise a meaningful farewell ceremony. It might be a grand formal event, a religious service, or perhaps a relaxed gathering of family and friends to share memories and scatter ashes in a location, which was significant to the deceased.

Organising the funeral for a close friend or relative is always an upsetting responsibility and with funeral costs continuing to surge, it is becoming an ever more expensive commitment. It is easy to become entangled in the emotion of the situation, to start ordering unnecessary extras and which in turn, leads to a myriad of expenses.

Contacting those closest to the deceased is always a crucial method in dealing with the death of a loved one and you should never be alone in taking the emotional strain. Furthermore, it is important to acknowledge that many funeral directors are brilliant at offering crucial support to families at difficult times.

Arranging a funeral doesn't necessarily have to be an expensive process in order to create a lasting memory and we hope our funeral overview has

I hope we have provided some useful information and helped provide some clarity in what too many is a rather ambiguous topic.

If you would like to contact us, do not hesitate to call us on 01634 838656 or email us – solicitorweb@grahamcolleysolicitor.com



Funeral Costs Aide Memoire

We have listed a “Funeral Costs Aide Memoire” to help give you a guide to what you are able to spend vs the estimated cost of the funeral.

	Estimated Cost	My Budget
Death Certificate		
Funeral Directors Administration Costs		
Coffin		
Embalming		
Crematorium Costs		
Burial Costs		
Any Parish Costs		
Order of Service		
Hearse(s)		
Newspaper Notices		
Flowers		
Minister		
Organist		
Headstone/Urn		
Memorial Expenditure		
Miscellaneous Costs.		