

Arranging A Funeral With A Funeral Director

Before contacting a funeral director you should know your rights and options, understand the funeral director's role and how to choose the right one for you, what a funeral includes and the different costs and help available to you and how to submit a complaint if you find the services unsatisfactory.

Your Rights and Options

Requirements in England and Wales are that the death must be certified by a doctor or coroner, registered with a Registrar of Births, Marriages and Deaths, and that the body is either buried or cremated.

You are not required to:

- Have a funeral ceremony
- Use a religious minister
- Use a funeral director
- Hold a ceremony in a crematorium or place of worship

A woodland burial and other green options are becoming more available and popular.

People choose to make funeral arrangements through a funeral director but some choose a family-managed funeral to make the service more personal and to save on costs. A guide to family-managed funerals is covered in this booklet and some funeral directors are happy to help with advice.

The right to possession of a deceased's body falls to the Executor or Administrator of the deceased's estate, or in the absence of either, the right falls to the next of kin.

How To Choose A Funeral Director

The role of the funeral director is to organise and manage funeral arrangements and give advice and support to the bereaved family.

When choosing a funeral director make sure you ask whether or not they belong to a trade association; they should provide full information on their services and prices.

Factors to consider when choosing a funeral director are:

- Location of their premises
- Their range of services and costs
- The way you are treated by the staff
- Families who have used their services before
- Whether the business is family run or commercially owned

What A Funeral Includes

Most funeral directors provide the following services:

- Make all the necessary arrangements
- Provide staff
- Provide a suitable coffin
- Transfer the deceased from the place of death to their premises
- Care for the deceased before the funeral
- Provide a hearse to the cemetery or crematorium
- Arrange for either the burial or cremation

Embalming, viewing of the deceased and the use of a limousine are all optional extras. Information on embalming can be obtained from the Cemetery Office or on our website.

Funeral Costs And Financial Help Available

Costs may vary between different funeral directors and it is advisable to get a number of quotes stating the overall cost and detailing all the fees before making a final decision. Disbursements are fees paid to others, e.g. for crematorium use, doctors certificates, newspaper announcements and flowers.

If you arrange a funeral then you are responsible for covering the costs so make sure you know where the funds are coming from first. Funeral payments are normally recoverable from the deceased's estate but you must get this confirmed.

If you are finding it difficult to cover the costs then you may be able to get a Social Fund Funeral Payment, providing you or your partner receive one of the following:

- Income Support
- Housing Benefit
- Council Tax Benefit
- Job Seekers Allowance (income based)
- Disabled tax credit
- Working family's tax credit

More information can be found at:
www.bereavementinfo.com
www.funeralservicesguide.com

How To Submit A Complaint

If you find the service unsatisfactory you should contact your funeral director.

If the response you receive back is not acceptable then you need to complain to their Trade Association:

- The National Association of Funeral Directors (NAFD)
- The National Society of Allied and Independent Funeral Directors (SAIF)
- Funeral Standards Council (FSC)

The Funeral Ombudsman Scheme (FOS) deals with complaints that cannot be resolved at trade association level. Complaints relating to members of NAFD are dealt with by their own independent Client Redress Scheme. Your local Trading Standards Department will also offer advice in the case of a complaint.

Contact details:

National Association of Funeral Directors

618 Warwick Road
Solihull
West Midlands
B91 1AA
Telephone No.: 0845 230 1343
www.nafd.org.uk

The National Society of Allied and Independent Funeral Directors

SAIF Business Centre
3 Bullfields
Sawbridgeworth
Herts
CM21 9DB
Telephone No.: 0845 230 6777 or 01279 726 777
www.saif.org.uk

Funeral Standards Council

30 North Road
Cardiff
CF1 3DY
Telephone No.: (029) 20382046

Funeral Ombudsman Scheme

Old Brewery Court
156 Sandyford Road
Newcastle upon Tyne
NE2 1XG
Telephone No.: 0191 230 5554