## CARR FUNERAL SERVICE

# 'A Tradition of Dignity and Total Care'

Telephone: 01205 311300

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.

#### **FUNERAL DIRECTOR FEES AND 3RD PARTY CHARGES**

Funeral costs are split into two parts, Funeral Director fees and Disbursements – sometimes called third party costs, 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.

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 Disbursements include: Doctor's fees, Cremation fees, Cemetery fees, Minister's fees, Orders of Service, Newspaper Notices, Flowers, Organist fees, Webcasting and Visual Tribute fees.

#### **LIABILITY FOR PAYMENT**

Once we have discussed your requirements in full, we will provide you with a written estimate. Once this is received and you have accepted it, you will then 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 Disbursements 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 usually prepare the final funeral account within a month of the funeral taking place. We will show the value of the payments made prior to the funeral, and the balance of the account will be due within 30 days of the date of this invoice (We offer a discount of £50.00 if the account is fully paid within this time) – (NB: not with Direct Cremations).

#### **LATE PAYMENT CHARGES**

If an invoice remains outstanding after 60 days (from the date our account is issued), 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.