

# Terms and conditions

Funeral  
Services

East of  
England  
COOP

Please take time to read through these terms and conditions carefully. To proceed with the service as set out on your quotation please complete, sign and return this form to your Funeral Arranger.

## Professional services

- We will provide the full range of professional services chosen, as described in funeral service option chosen.
- We will pay any agreed third-party costs including crematorium, cemetery, church and minister, celebrant or faith representative fees, known as disbursements, on your behalf.
- We cannot be held responsible for third party service providers, in particular if a client chooses a provider not identified on our approved list e.g. celebrant.
- We cannot be held responsible for any changes to the agreed service due to extreme weather conditions, unforeseen traffic problems or other delays beyond our control e.g. government guidance or restrictions.

## Care of the deceased

- Your loved one will be treated with respect and consideration when in our care.
- The client must inform us of any personal items such as clothing or jewellery that need to be returned.
- If the client requests embalming treatments, they will be undertaken by licensed members of the British Institute of Embalmers (BIE) who have achieved BIE's practical assessment standards or alternatively, trainees of the Society or its nominated partners under the direct supervision of BIE professionals.
- Additional charges will apply for collection of your loved one if over 30 miles from one of our funeral branches in Essex, Suffolk and Norfolk.

## Cremations

- A client should inform the funeral arranger how they would like the cremated remains of their loved one to be treated e.g. may wish for the chosen crematorium to scatter in their garden of remembrance or alternatively may wish to have them returned, by either arranging to pick up from the local funeral branch, (photo ID is to be presented at the time of collection) or choose for us deliver to a local address. Depending on the funeral options chosen additional charges may apply for these services.
- If the client would like the cremated remains to be collected by somebody else, they will need to complete a 'Change of Instruction' form, available from your funeral arranger.

## Burials

- If a client requests for a memorial stone to be removed, it is their responsibility to check and confirm to their funeral arranger that they own the plot and have the authority to request the stone removal.
- Several churchyards and cemeteries will not undertake the removal of an existing memorial on shared graves. To allow the burial to take place, we can arrange for the memorial to be removed. There is a charge for this service.
- The masonry team will recontact the client 6-8 weeks after the burial to suggest and quote for an additional inscription. The memorial stone will be replaced at the appropriate time, additional charges apply.

## Floral tributes

- The floral tributes we provide are of the highest standard using a trusted third party.

- Once these have been delivered to the funeral service and have left our care, we cannot accept responsibility for any damage or deterioration of their condition.

## Payment terms

- We require a 50% deposit of total amount payable. If a Direct Burial or Direct Cremation service is chosen, full payment is required at the time of making the funeral arrangement.
- We require deposit a minimum of 72 hours before the funeral take place.
- To request an exemption to payment of this deposit, we would require appropriate additional evidence of both consent and source of any future payment.
- If an outstanding balance is more than £3,000, a credit check will be conducted.
- We will issue a final invoice within 7 days of the funeral service taking place. This invoice is due for payment within 14 days.
- If redeeming a pre-paid funeral plan, any additional services are to be paid for at time of making the funeral arrangements, ahead of the funeral taking place.
- If redeeming a pre-paid policy from a third party, any outstanding balance will be invoiced within 7 days of the funeral service taking place. The invoice is due for payment within 14 days.
- All funeral services are exempt from VAT. If a client wishes to purchase any of our additional products and services, these can be purchased at the time of funeral without incurring any VAT charges. If purchased separately VAT may be applicable.
- If the funeral arrangement has not taken place in person at our funeral branch, the client has the right to cancel this contract at any time within the period of 14 days (the cancellation period) commencing the day of this signed agreement. Please ask your funeral arranger for a copy of the cancellation form if required. If the client would like to waive this right and give consent for the contract to commence to enable the funeral arrangements to be made before end of cancellation period, please sign the relevant section at end of this form. Please note if you do so, payment will be required for any goods or services provided within the cancellation period.

## Requesting changes to our services

- We must receive notice of any changes the client would like to make a minimum of 48 hours before the funeral takes place. We will make best endeavours to make these changes.
- If the request requires changes to third party services and charges have been incurred, the client will be responsible for these costs.

## Online tribute service and charitable donations

- We encourage all our clients to make use of our online tribute service where donations are sent directly to the nominated charity. To make use of this service and consent to East of England Co-op Funeral Services creating this web page, please sign overleaf.
- If requested at time of arrangement we can provide 'in memory' donations at the time of funeral – additional charges may apply.

- We collect 'In Memory' charitable donations at our funeral branches. The client can advise family and friends that donations can be made at any of our East of England Co-op Funeral branches. Simply visit the local branch and quote the name of the person who has passed. We will accept a payment made by cash or cheque – the person making the donation will receive a receipt for any cash payment.
- The 'In Memory' charitable account will remain open for 4 weeks after the funeral service. After this time, the total of all donations received by our branches will be provided by cheque in the name of the chosen charity and sent to the client (the person responsible for making the funeral arrangement). Any cheques received, made payable directly to the charity rather than to the East of England Co-op, will not be banked. We will hold the cheques and release to the client when the donation account is closed.
- Many clients want the opportunity to personally present the donations received to their chosen charity. For this reason, we provide all clients with a cheque to present. It is then the client's responsibility to ensure this is forwarded to the nominated charity. We will also provide an accompanying list naming who has donated. We will not advise you of the amount an individual has contributed.

## Providing feedback or raising a complaint about our services

Feedback on our services can be given at any time. Simply visit [www.eastofengland.coop/funerals/feedback](http://www.eastofengland.coop/funerals/feedback), enter the funeral reference number and take part in our survey.

To complain about any aspect of our service, we'd recommend you raise the issue at your local funeral branch. Alternatively, write to the Society Secretary at East of England Co-op, Wherstead Park, The Street Wherstead, Ipswich IP9 2BJ.

Tel: **01473 786000**

Email: **customersupport@eastofengland.coop**

If you raise a complaint, we will follow our standard procedure:

- We'll be in touch within 2 working days to let you know we've received your complaint, and who will be reviewing it.
- Within 4 weeks we will provide you with either a full response, or a holding response explaining why we are not yet in a position to resolve the complaint. We will keep you updated throughout the process.
- A final response letter explaining our position will normally be issued within 8 weeks. We will keep a record of your complaint for three years after the date it is received.

If after our final response you are still not satisfied, you can take your complaint to the National Association of Funeral Directors (NAFD) Resolve. You should contact NAFD Resolve, 618 Warwick Road, Solihull, West Midlands B91 1AA.

Tel: **0121 711 1636**

Email: **resolve@nafd.org.uk**

### Please complete the below and sign to proceed with your chosen funeral service

The funeral service option chosen is:

Traditional funeral  Mini reflective  Attended funeral  A quiet visit  Direct burial  Direct cremation

Other or Pre-paid plan redemption  provide details .....

**I have read and understood:** (Tick all those that apply):

The terms and conditions as set out above/overleaf, which includes payment terms and complaints process

What's included in the funeral service option chosen

Privacy policy

Treating customers fairly and vulnerable customers policy

I would like to make use of the free online tribute service, and consent to a web page being created by East of England Co-op Funeral Services

Charity details.....

Email address for online tribute owner .....

### Agreement to proceed

**I sign below to confirm that I wish East of England Co-op Funeral Services to provide their service and carry out the funeral arrangements. I accept the quotation provided and confirm that I am able to pay any outstanding balance within 14 days of receipt of the final invoice.**

Signed by client: ..... Date.....

Full name of client: .....

### Complete if funeral arrangement has not taken place in person at our funeral branch

Client can sign below to consent and waive their right to the fourteen days cancellation period. This will enable funeral arrangements to be made before end of the cancellation period. Please note that payment is required for any goods or services provided following receipt of your written consent below.

Signed by client: ..... Date.....

Full name of client: .....

### For office use:

Funeral Reference:..... Funeral for the late:.....

Your funeral arranger:.....

Branch:..... Date.....