

# Terms and conditions

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.

## Our client

- The term 'client' refers to the person who will be our main point of contact, agrees to the terms and conditions, and who we take instruction from to proceed with funeral arrangements.
- The client is responsible for choosing and confirming all the requirements for a funeral.
- The client is also responsible for ensuring full payment on the account.
- At the point of completion and signature of these terms and conditions, the client must provide the following proof of identity and address documents:
  - Photographic identification such as a valid passport or driving licence.
  - Current utility bill or bank statement.

## Entitlement to arrange a funeral

- We assume on receipt of your instruction to East of England Co-op Funeral Services that you're not aware of anyone who might object to you making these funeral arrangements.
- We take instruction from one party only per arrangement, however where there is a dispute between multiple parties that cannot be reconciled, we expect the client to seek legal advice where necessary.

## Professional services

- We will provide the full range of professional services, as described in the 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, these will be charged to you in the overall cost of the funeral.
- 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 or 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 to deliver to a local address. Depending on the funeral options chosen additional charges may apply for these services.

- Ashes can only be collected by the applicant of the cremation (this is usually the client). If the applicant 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 have the exclusive rights to the plot and the authority to request the stone removal.
- Some 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 re-installed 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 minimum of 50% deposit of the total amount payable at time of arrangement. If a Direct burial or Direct cremation service is chosen, full payment is required at the time of making the funeral arrangement.
- Any outstanding balance of the total amount payable, must be paid at least 5 working days before the funeral is due to take place. If we do not receive full payment in this time, we may need to postpone or potentially cancel the funeral arrangements until the balance owed is paid.
- If redeeming a pre-paid funeral plan, any additional services are to be paid for at time of making the funeral arrangements.
- If redeeming a pre-paid policy from a third-party, any outstanding balance or extras outside of what the plan covers are to be paid for at the time of making the funeral arrangements.
- 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 arrangement 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 2 working days 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 provide online tribute service pages where donations can be collected on behalf of your nominated charity.
- If you would prefer not to use this service, please opt out using the tick box at the bottom of this form.
- All donations along with any Gift Aid will be sent directly to the nominated charity by our third-party service provider MuchLoved, who will deduct a 3.2% processing fee (excluding any third-party card charges).

## 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](mailto: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 3 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](mailto: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     Attended funeral     Direct burial     Direct cremation

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

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

- |  |  |
|--|--|
| <input type="checkbox"/> The terms and conditions as set out above/overleaf, which includes payment terms and complaints process | <input type="checkbox"/> Privacy policy  |
| <input type="checkbox"/> What's included in the funeral service option chosen  | <input type="checkbox"/> Treating customers fairly and vulnerable customers policy |

### Free online tribute service

We will create a free online tribute web page on your behalf which you can also use to collect in-memory donations for your nominated charity. Please provide your details below or if you would prefer to opt out of this service, please tick the box provided.

I do not wish to make use of the free online tribute service.

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 the 50% deposit today and any outstanding balance at least 5 working days before the funeral.**

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 .....