

**C Fewster & Son Ltd**  
Independent Funeral Directors

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## FUNERAL COSTS EXPLAINED

### FUNERAL DIRECTOR FEES AND 3RD PARTY CHARGES

Funeral costs are split into 2 parts, Funeral Director fees and 3rd Party fees. 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 3rd Party fees include Doctor's fees, Cremation fees, Cemetery fees, Minister's fees, Church fees and Churchyard fees, Newspaper Notices, Flowers, Organist fees.

### PAYMENT ARRANGEMENTS\*

Prior to the funeral taking place, we will ask for you to pay the third party charges. This will be the amount shown on your estimate. For our direct cremation we require full payment at the time of making arrangements and for the simple funeral package, we require payment of the full amount shown on the estimate, prior to the funeral taking place.

### PAYMENT LIABILITY

Our estimate will be supplied alongside a copy of our terms and conditions. By signing the estimate, you are authorising us to conduct the funeral, accepting our terms and conditions, and confirming that you will be responsible for paying the funeral account.

### BEREAVEMENT BENEFITS

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. For further information visit [www.gov.uk/bereavement-support-payment](http://www.gov.uk/bereavement-support-payment) and if you are successful, the maximum amount they will pay is £1,000 towards Funeral Director's Fees, and the allowable Third Party Fees for burial or cremation. Regardless of claim status, the funeral account will required to be settled within the specified time, depending on the selected package.

### ACCOUNT PAYMENT BY THIRD PARTY

It is sometimes the case that a solicitor, bank or insurance company will pay our invoice directly. Please advise us if this is applicable.

### FUNERAL PLANS

It is important to check whether the person who has passed away had a funeral plan in place with us. If there is a plan in place, we will discuss what is covered by the plan and whether there may be additional fees to pay. We will provide an estimate of any additional costs and you, as our client will be liable for these costs.

### SETTLEMENT OF ACCOUNT

We will prepare the final funeral invoice after the funeral has taken 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 the invoice.\* see PAYMENT ARRANGEMENTS

### CHARGES FOR LATE PAYMENT

If an invoice remains outstanding after 30 days, 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.