

# Funeral Expenses Scheme



Provided by  
Freeman Brothers  
INDEPENDENT FUNERAL DIRECTORS  
SINCE 1855

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# Funeral Expenses Scheme

As Funeral Directors since 1855, Freeman Brothers fully understand the concern which many people have about arranging their own funeral and that is why we have established a Funeral Expenses Scheme. Our Scheme enables you to select the type of funeral and arrangements of your choice at today's prices.

Email: [mail@freemanbrothers.co.uk](mailto:mail@freemanbrothers.co.uk)

**Why Consider a Pre-payment Scheme?**

Until recently it has not proved possible to make, and pay for, funeral arrangements in advance. Insurance policies have traditionally been taken out by the prudent, but they can never guarantee to cover all the costs of funeral arrangements, irrespective of when they may take place. Our scheme does not rely upon the hope that funds will grow to cover future expenses, but rests on the certainty that ALL costs have been paid. Besides the financial aspect, it can be of considerable assistance to relatives to know that your wishes have been recorded and will be carried out precisely.

**How the Scheme Works**

Once you have selected the funeral arrangements you want, you can meet these future costs, irrespective of the effects of inflation, by a single payment now.

**Disbursements**

As well as our fees there are other necessary disbursements such as doctors' fees, clergy and cremation/burial fees, all of which we take into account. These costs are fully covered, irrespective of the rate of inflation.

**What Happens if You Move Away?**

We will provide the funeral in accordance with the arrangements you have specified at no extra charge, provided the death takes place within the mainland of the United Kingdom. Should you move permanently from the area, beyond a 30-mile radius of Horsham, and wish the service to take place near your new home, the Trustees will release funds to your executors or next of kin to make arrangements with a local funeral director. The sum paid by the Trustees will be the amount they would have paid to us to carry out the agreed arrangements and so will increase as costs rise.

**Security for Your Payments**

The payment will be invested by the Trustees of Freeman Brothers Funeral Trust to be held and invested by them until needed. The managing trustees have a duty to ensure that funds are available for your funeral under the Scheme. The Trust will be monitored by brokers employed by the managing trustees who will regularly review the adequacy of funds to meet calls upon them.

We never know what the future may hold, and there is a chance, albeit remote, that when you die our business may no longer be carried on by us. In those circumstances, the money you have paid to us under the Scheme is entirely safe, and will be reimbursed to you (or your personal representatives) less administrative charges (but plus interest calculated by reference to the Retail Price Index) if it is apparent to the managing trustees that another organisation has not undertaken our responsibilities under the Scheme.

**Why Use Our Scheme?**

Freeman Brothers have been established in the Horsham area for very many years, and have built up a reputation for providing a reliable and sympathetic service. We take pride in offering a personal service in a profession that is being increasingly swamped by national and multinational organisations.

Our Scheme operates on a two-tier basis to give maximum flexibility. For straightforward cremations one of our standard plans is ideal. For those requiring burials or additional services our tailor-made scheme is perfect.

**How to Apply**

Firstly consider whether one of the enclosed standard plans is suitable for you. If so, simply complete the application form and return it to us with your remittance made payable to Freeman Brothers. If you require a tailor-made plan, please contact us so that we can advise you of the costs involved and give any assistance with the special application form.

If you wish to pay by instalments please contact us for more information.

Upon receipt of your completed application and remittance we will write to you confirming that you have been accepted into the Scheme, sending you a copy of your Application Form and a Certificate of Membership. Please check the documentation carefully. Remember that if you wish to cancel, you have a full 28 days (from the date we write to you) to do so, but you must advise us in that period. Any payment made prior to cancellation will be refunded in full. Please keep our documentation in a safe place and let your executor under your Will or your next of kin know where it is kept.

**Guarantee**

The Scheme provides a guaranteed price funeral payable by a single payment now. We will provide the arrangements specified by you, but in any event the arrangements will include: -

- Advice and help to relatives when the arrangements have to be carried out.
- Removal from within the mainland of the United Kingdom.
- Use of our Chapel of Rest.
- A coffin or casket as specified.
- Provision of the Hearse (and Limousines(s) as specified).
- A service in Church if required (Principal and Supreme Schemes only).
- Attendance of our staff before, during and after the service.

We believe that our Scheme is highly comprehensive and would draw your attention to the following points:

- Not only are all the Funeral Director's fees included, but also all disbursements (such as fees to clergy, doctors and a crematorium) are fully covered, irrespective of future price increases.
- No additional charges will be levied in the event of V.A.T. being applied to funeral costs (they are currently exempt).

The only exclusion would be additional costs should death occur outside the mainland of the United Kingdom. We recommend that travel insurance be arranged when travelling further afield.

**Other Points**

We would be pleased to take a note of any other appropriate wishes relating to your funeral arrangements which are not covered by the Scheme, which we will endeavour to bring to the attention of your family on your death.

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