

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 understands 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

Why Consider a Pre-payment Scheme?

In the past it was not possible to make, and pay for, funeral arrangements in advance. Insurance policies were traditionally used for this purpose, but they can never guarantee to cover the full cost of a funeral, irrespective of when it may take place. Our scheme does not rely upon the hope that funds will grow and cover those future expenses. It instead guarantees that all costs have been paid. An additional benefit is the peace of mind that comes with knowing your arrangements are in place and family members will not have to make difficult decisions or face unexpected expenses at a time of bereavement.

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, at today's price.

Why Use Our Scheme?

Freeman Brothers has been established in the Horsham area for over 160 years, and has 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.

A company which only sells pre-payment plans is not only using your money to fund your funeral when the time comes, but also to pay staff costs, marketing, administration – even commission to funeral directors who sell their plans. The logical conclusion to draw from this would be either that their plans are more expensive than one (such as ours) run by a firm of funeral directors, or that, if the cost is the same, less of that money paid is invested for the time when the plan holder passes away.

Our scheme is designed to give maximum flexibility. We have a four-tiered scheme starting with two plans for cremation only, with two further tiers suitable for both burial and cremation. We also offer a tailor-made scheme for those arrangements which do not fit straightforwardly into one of those four plans.

Disbursements

As well as our fees there are other charges called 'disbursements', paid to third parties. These may include 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. We are increasingly finding that schemes offered by other firms do not protect disbursements in the same way. Their plans will either not include the cost of these third-party payments at all, or will only allow for their cost to increase by a certain percentage, or certain amount, in the period between the plan being taken out and the death taking place. Alternatively, the plan may be designed to provide a contribution of a fixed amount towards the costs, which is never intended to pay the total funeral bill but rather acts as a deposit to reduce the final amount. Obviously, this can mean there is a level of uncertainty as to what extra amount will be required when the time comes. We suggest that, when examining our competitors' plans, you ascertain what is and is not included to ensure you are comparing with our plan on a like-for-like basis.

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 away 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 (less a small administration fee). We will ask your Executor, next-of-kin, or the local funeral director to provide us with a Death Certificate (which will be returned in due course).

Please note, we are unable to offer any guarantee that the local funeral director will carry out the specified arrangements for the value of the plan without asking for additional monies from the Estate.

Security for Your Payments

The payment will be invested by the independent 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 independently audited to ensure this.

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.

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.

We will accept payment in up to 10 interest-free monthly instalments, either with a lump sum at start or end, or an equal monthly payment. Should you die whilst the instalments are being paid, we will guarantee the cost of the funeral will not exceed the cost of the plan if you have made over half the payments and will, in any case, use the funds that have been paid as a deposit towards the final costs. Please ask for further details.

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 next of kin or Executor know you have taken out the plan and where the details are kept.

Guarantee

The Scheme provides a guaranteed price funeral payable 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.
- Bringing the Deceased into our care from within the mainland of the United Kingdom.
- Preparation and care of the Deceased in our Chapel of Rest.
- A coffin or casket as specified.
- Provision of the Hearse.
- Attendance of our staff before, during and after the service.

We have designed our scheme to offer maximum security, value and flexibility and believe it is both comprehensive and competitive. We would particularly like to remind you of the following:

- Not only are all the Funeral Director's fees included, but also all disbursements (such as fees to doctors, the cemetery or crematorium and the officiant) are fully covered, irrespective of future price increases. We guarantee that your family or estate will never be asked to pay additional sums for anything which your scheme has covered.

We also guarantee that 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 representatives on your death.

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