

Central England Co-operative Limited Terms of Business

This Funeral Home is wholly owned by Central England Co-operative Ltd, a registered Society in England (Registration No. 10143R), with a registered address: Central House, Hermes Road, Lichfield, WS13 6RH

Definition: Client - the person who arranges the funeral and is also the person who has the contractual rights to and obligations for the funeral, including meeting the payment arrangement.

Deposits and Payment

An invoice for all final expenses will be sent five working days after the Funeral Estimate and Arrangement Form has been signed. We do not require a deposit to be paid but we will require payment to be made to cover the cost of disbursements* within two working days of the Funeral Estimate and Arrangement Form being signed. As we provide services to you on behalf of third parties, the initial prices we quote for these services may change if the third party charges a different fee from the fee we expect. The invoice we provide for all final expenses is the final cost.

The remaining balance is due seven days after the funeral has taken place. In the event of the invoice not being paid in full within these timescales, we may forward your details to a collection agency or solicitor to facilitate collection of funds on our behalf. The initial charge to you for late payment is £35, but please note you may be liable for additional costs, fees and charges (including legal fees) that we reasonably incur in recovering any unpaid invoices. Details of fees are available on request

Amendments and Cancellations

Instructions for any amendments to the funeral arrangement will only be accepted from the Client. The Client is also responsible for giving instructions as to the discarding or retention of any clothing and/or personal possessions of the deceased. Any request for changes to these arrangements must be notified to us at least three working days prior to the funeral taking place. If instructions are not given, any personal possessions left with the deceased will remain with them for interment or cremation. Central England Co-operative Limited cannot accept responsibility for the loss of such items in the event of instruction not being given.

We reserve the right to cancel this contract at any time and charge you for the services we have provided or obtained on your behalf if your behaviour is improper, for example, if you act in a threatening or violent manner towards our colleagues.

You have the right to cancel this contract if you so wish. This right can be exercised by sending a cancellation notice in writing to the funeral director, at any time within the period of 14 days from the date of signing this contract. Payment will be required for any goods or services provided or paid for on your behalf, between the date of signing the contract and the date we receive your written cancellation notice.

Miscellaneous

Our packages are flexible and you can add any additional items you wish and upgrade or change products within the package. Any cost changes from these will be reflected in the total. We will not refund any items that you choose not to take.

Our unattended cremation will be held at our Bretby crematorium, or at a location of our choosing.

Should you choose our collection of ashes service, Central England Co-operative will retain any cremated remains for a period of 3 months following the date of cremation and the client will use their best endeavours to collect during this time frame. Should the remains not be collected or alternative arrangements made within this time period, Central England Co-operative will return the cremated remains to the client at their last known address or dispose of them at its discretion.

*Disbursement fees

Disbursement or third-party fees are costs are paid to third parties for arrangements not provided by the funeral director and include:

- Church fees
- Cremation fees
- Burial fees
- Doctors' fees
- Celebrants' or officiants' fees
- Grave deeds

These costs will differ depending on the service provided, we will talk you through these costs in your arrangement meeting. You can find further information in our price lists.

Sign below to formally agree to the specified terms of business

Client Signature: _____

Date: _____

The **co-operative** funeralcare
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Central England Co-operative