**The Individual Funeral Company - TERMS AND CONDITIONS and home arrangements**

**Professional Services**

These include all arrangements in connection with the funeral, assistance and advice in matters relating to the funeral, attendance and services of staff, attending to all documentation, care of the deceased and use of the chapel of rest, provision of motor hearse, funeral director and arranging the embalming of the person who has died if required.

**Payment of Account**

Lucy Coulbert operates a pricing policy in compliance with funeral trade associations operating within the United Kingdom. In addition to charges, disbursements must be paid to Doctors, Ministers of Religion, Cemetery or Cremation fees and such like. When the funeral plans are competed you will be given a written estimate of all the charges incurred by the service you have requested. Upon order you will be requested to make a payment, in advance, of 100% of the estimated costs to cover the necessary disbursements – external payments made on your behalf, and the Funeral Director’s charges. This must be paid no later than 72 hours in advance after making funeral arrangements and to be paid by bank transfer or cash.

At the very latest, payments should clear in our company account no later than 4 working days before the date of a funeral service.

**Should payment not be made within our terms, you agree that The Individual Funeral Company will either move the date of the funeral or cancel the funeral in its entirety and recover all associated costs including all products, services and disbursement payments already provided**.

We ask for these terms and conditions to be signed as consent that you accept the charges, terms and conditions and will be liable for payment of the account when submitted. If wished, the account may be forwarded to your solicitor, but please be aware that our terms and conditions still stands when it comes to payment terms. If your solicitor or bank can’t pay the funeral invoice within our terms, we would ask that the signatory pay the invoice and claim the funds back from the estate.

Lucy Coulbert reserves the right to add interest on all accounts at 5% per month to accounts that remain unpaid after 7 days of the date of the funeral. Any account that is not paid after 7 days commencing on the date of the funeral will be passed to Redwood Collections debt collectors who upon taking over the account, will automatically add 10% on top of the outstanding amount payable along with our administration fees of £450 dealing with this account. You will be liable for all other associated costs including but not limited to, fees, disbursements and charges including all legal fees incurred by The Individual Funeral Company in the recovery of any unpaid invoice(s).

If, because of your circumstances, you have to make a claim for assistance from the Department of Work and Pensions, please note that stringent rules apply as to the amount of help available. Please talk to us, in confidence, for guidance.

**Covid**

Arranging funerals in person is possible but we do prefer to make arrangements remotely. Funeral arrangements are made by phone and email predominantly. By accepting these terms and conditions, you are agreeing that we can email sensitive information between The Individual Funeral Company and you, our client.

While we take internet security seriously, we will not take responsibility for any sensitive information which may be lost to sent to an unintended recipient.

If you have Covid or tested positive for Covid in the last 14 days, all funeral arrangements will be made with you remotely. This is for the safety of other clients we help who may be clinically vulnerable.

As the Covid situation changes regularly and with new guidance being given to us by Government, it is important to note that we reserve the right to withdraw any part of our service at any time. This may be due to legal obligations set out by government, guidance from crematoria or cemeteries and we may impose our own rules or change them at any time.

This will mainly affect entry to our premises or seeing the person who has died.

A mask must be worn at all times within our office. There are no exceptions and this will remain the case even if you are medically exempt. We operate a “No mask, no entry,” policy.

**The person who has died**

We will do everything we can to collect the person who has died from a hospital within 48 hours of all necessary paperwork being completed. However, there are occasions where this isn’t possible but we will do our very best to have them in our care as quickly as we can.

We will always let you know when your person has been collected from the hospital and that they are safely here with us.

The Individual Funeral Company will never perform any invasive measures without your written consent. This includes embalming.

When a person is safely back at our premises and settled in our cold room, we leave them alone until we receive our instructions. This could be dressing a person, placing items with them etc.

Where clients ask us to dress a person, the clothing they were wearing when they died will be disposed of unless we are asked to return these items to you.

**Weekend/Bank holiday funerals**

Our charges are based on a funeral service taking a maximum of 1 hour at a crematorium or Church. Should a longer service length be required, our costs will increase.

A minimum additional time charge of £550 will apply for services on a weekend and funeral services longer than 1 hour and a further £295 per hour thereafter.

So for the avoidance of doubt, if a church service is due to begin at 11am and finish at 12 noon, this is an automatic charge of £550.

If the actual service doesn’t end until 1pm, a weekend charge of £550 will apply plus an additional hourly fee of £295 making a total additional charge of £845.

You agree that The Individual Funeral Company will email an additional invoice for any additional time taken at the funeral service which you will pay by bank transfer within 24 hours should a funeral service take longer than one hour in total.

**Natural burial services**

Included in the bearers fees is a service length of 60 minutes which includes lowering someone into their grave. Should the service be expected to take longer than this, additional charges will apply.

Each bearer charges £85 per 60 minutes so should a service take longer, their fees would be charged at an additional £85 per person per 30 minutes.

On a weekday, it is an additional charge of £285 per hour over the initial hour and charges will only be charged per hour.

On a weekend, our premium rates would apply which is an additional £550 plus £285 hourly charge.

You agree that The Individual Funeral Company will email an additional invoice for any additional time taken at the funeral service which you will pay by bank transfer within 24 hours.

**Weekend services**

All weekend services are subject to a minimum of £550 as a weekend surcharge. Should a service run over the agreed hour included within this surcharge, a second surcharge of £550 will apply plus £275 per hour.

By agreeing to these terms and conditions, you agree that The Individual Funeral Company can send you an additional invoice for additional time used.

You agree that The Individual Funeral Company will email an additional invoice for any additional time taken at the funeral service which you will pay by bank transfer within 24 hours.

**Data protection**

Due to the new data protection laws and to help us comply with GDPR consent requirements, please be aware that we hold personal data of you, our client. Should you wish us to remove your personal details from any electronic files or paper files, please let us know in writing and we will either destroy these files, return them to you or redact your information on files we need to retain for our record keeping such as our “arrangement form.”

**Right to cancel (Arrangements made in the clients home only or “Home arrangement.”)**

You have the right to cancel the contract if you wish. This right can be exercised by sending or taking a cancellation notice to the funeral director at any time within a period of seven days starting on the day of the arrangement. Where applicable, payment may be required to be made in respect to any services carried out at an hourly rate of £175 per hour (this includes any meetings at our registered offices or in your own home, creating and replying to emails and telephone calls) and any disbursements paid, once the performance of the contract has begun and prior to the cancelation being received. You will be made clear of all costs incurred during this time that you will be expected to pay under the same terms and conditions as outlined in “Payment of the account.”

The minimum you will be charged is £295 for the removal of the deceased and £45 per day the person is with us.

If you wish to cancel the contract you must tell the Lucy Coulbert, in writing, within seven days.

**I have read and understood the Terms and Conditions.** Signed…………………………………………………

Date…………………………………………………….