



SHOOBRIDGE

FUNERAL SERVICES

Independent Family Funeral Directors

# Account Payment Policy:

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10/10/2013



  
**Low Cost Funerals Exeter**  
 choice without compromise 

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## Account Payment Policy:

The **'arranger'** is the person primarily making the definitive funeral arrangements for the deceased and could be the family representative, executor, next-of-kin, solicitor or agent of the deceased or, person representing the deceased's estate.

The client, (arranger), may voluntarily pay for the funeral in full or in part (see script following), at any time during the arrangement procedure or, prior to the funeral.

Excluding disbursements (*fixed charges – see below*), the balance payment can be settled following the funeral service when an invoice will be sent to the arranger/representative seven days following the funeral service which is due upon receipt. Please note, you **WILL** be requested to pay disbursements following the initial arrangement interview or, prior to the day of the funeral. This will be discussed at the earliest opportunity and, as with all financial payments in advance of services received, there is a statutory period allowing the arranger/representative to change their mind, commonly known as the "cooling-off period."

Shoobridge Funeral Services accept payments by cash, cheque, Credit and Debit cards for full or mixed payment combinations and detailed receipts will be issued for deposits or payments 'on account.' If a receipt is required following the final settlement, please advise Low Cost Funerals. Additionally, Shoobridge Funeral Services will provide a full written estimate of their services and fees including prior payments received. Price lists are also available on request.

Shoobridge Funeral Services will send a final balance invoice for professional services provided, SEVEN days after the day of the funeral. If the funeral is going to be paid from the 'estate' of the deceased, the invoice can be sent directly to the legal representative/solicitor/agent by request.

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### Responsibility for payment

The applicant, (*person making the funeral arrangements*), **IS** responsible for paying the account. Check that there are sufficient funds available for this purpose. Shoobridge Funeral Services require payment shortly after the funeral as stated above – this is often prior to probate (if applicable).

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## Costs to consider

(Funeral), cremation and burial fees vary depending on local authorities/councils, churches, religious or other organisations. These fees are often publicised but variations can occur – please ask for actual costs as additions, such as ‘non-residential’ surcharges and environmental charges often apply.

Costs for the funeral director’s professional fees include all the logistic arrangements and services necessary to effect the funeral service on the agreed, chosen day.

Other fees included by the funeral director relate to the collection and/or transfer of the deceased into the funeral director’s care; use of the funeral home and chapel of rest; hygienic treatment of the deceased; personal attendance on the day of the funeral service with the supply of agreed vehicles and necessary staff.

'Disbursements' are statutory fees paid on behalf of the applicant e.g. to, doctors ministers, newspapers, caterers, floral tribute providers, crematorium or local authorities etc., - and these have to be paid before a funeral service can take place.

Prior to, or when making funeral arrangements, Shoobridge Funeral Services will discuss options and costs with the applicant. A written estimate will be provided.

Shoobridge Funeral Services offer a range of services, wherever possible, to suit all requirements and pride themselves on customer satisfaction – a funeral is a dignified, serious and often very sad event – none-the-less, a very important event.

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## How to pay

Funeral costs can be paid in different ways, including:

- the applicant’s personal funds
- money from the deceased's estate
- an insurance, pension or funeral scheme the deceased was paying-in to or, had completed
- a pre-paid funeral plan arrangement or policy – *check if a will or pre-payment funeral plan exists*

Upon registration of death and notification to the bank, the account of the deceased will be ‘frozen’ (joint accounts require advice to/from the bank or building society). In some cases, the bank or building society may agree to release funds to pay for funeral costs, (*legally, the first debt against the estate of the deceased*), although they are not obliged to until probate is granted (if applicable). If funds are not released, the applicant, executor or agent/representative may need to pay for the funeral personally and then recover the money from the deceased’s estate.

If there is difficulty in paying for the funeral, see the section below or speak to Shoobridge Funeral Services who can advise you on making an application to the Social Fund for a funeral payment. It may be possible to offer a lower cost funeral option without any loss of dignity or professional service.

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### **Help with funeral costs if the applicant is on a low income.**

If you are finding difficulty in paying for a funeral that you have to arrange, you may qualify for a (funeral), payment from the Social Fund – Department for Work and Pensions. To qualify, the applicant must be in receipt of one of the following benefits:

- Housing Benefit
- Council Tax Benefit
- Job Seeker's Allowance (*income-based*)
- Disabled Person's Tax Credit
- Child Tax Credit at a rate higher than the family element
- Employment and Support Allowance (income related)
- Pension Credit
- Working Tax Credit where a disability or severe disability element is included in the award

*If you receive a payment from the Social Fund, it may have to be paid back from the estate of the deceased person. The 'estate' means any monies in financial accounts, realised from properties such as housing and furnishings etc., or insurance policies, share dividends or the sale of such items that the deceased owned at the time of death or repayable from unqualified beneficiaries. A house or personal possessions that are left to a widow, widower or surviving civil partner are not usually counted as part of the 'estate.'*

*(Please note that this advice is given as an illustration and may not be totally accurate for the purpose of law).*

In order to qualify for a payment from the Social Fund, the applicant must be in receipt of certain benefits as previously listed. Low Cost Funerals can advise you but for a definitive answer regarding qualification, please ask at a Jobcentre Plus Office for form SF200 (Application for a payment from the Social Fund) or contact the DWP Bereavement Service, they may even be able to process your claim over the phone or, visit online: <http://www.dwp.gov.uk/publications/specialist-guides/technical-guidance/sb16-a-guide-to-the-social/funeral-payments/>. This link will also be available on our website.

It should be noted that the condition for an application to the Social Fund is relative to the applicant's financial status and NOT the deceased's.

The person who has died should be resident in the UK at the time and date of death and the funeral service should normally take place in the UK.

There is a limited amount of time to make an application to the DWP and any payment received will go directly to your funeral director.

***Note to the Applicant:*** *The maximum sum allowed from the Social Fund varies slightly but currently falls considerably 'short' of the total funeral costs – the full invoice totals are the responsibility of the applicant and not the Social Fund.*