

Important information for those choosing burial

Choosing burial – an important decision

When planning your funeral, one of the key things to consider is whether you wish to be cremated or buried.

As well as being an extremely important decision to make, the choice between cremation and burial is also a highly personal one. What's more there are a number of factors that can influence your choice, from family views and religious beliefs, to experience of other funerals or simply instinct alone.

With this in mind, if your personal choice is burial, we would ask that you take the time to read this leaflet which provides useful information on a number of important points you need to consider, as well as clearly explaining what is and what is not included in your Funeral Plan for burial.

What is COVERED by your Funeral Plan for burial

The services which are covered by your Funeral Plan for burial can be broken down into two types:

- Funeral Director charges
- Third Party charges paid by the Funeral Director on your behalf

Funeral Director charges

If you choose the burial option, The Co-operative Funeralcare Funeral Plan guarantees to cover **all** the Funeral Director charges that are detailed in your selected Plan. There will be nothing more to pay for these services at the time of the funeral.

Third Party charges

Some of the fees paid to Third Parties by the Funeral Director that are covered by your Funeral Plan are standard and others are determined by where you want your burial to take place.

The Third Party charges covered by **all** Funeral Plans for burial are:

- Fee for a ceremony/service immediately prior to the burial, either at a local cemetery or church (or another local venue), or at the graveside, on the same day that the burial takes place.
- Fee for a minister/officiant to conduct the funeral service.

The Third Party charges covered by our Funeral Plans that are determined by where the burial is to take place are:

- Burial at a local cemetery in a new grave: The interment fee **is covered** by our Funeral Plan. This includes preparation of the grave. Purchase of the grave **is not covered**. Cemeteries are generally owned by the Local Authority (although some are privately owned) and the interment fee is payable to the Authority which runs the cemetery.
- Burial at a local cemetery in an existing grave: The interment fee **is covered** by our Funeral Plan. This includes preparation of the grave but there may be additional charges for the removal of any memorial or concrete slabs and chippings that have been placed on the grave after a previous burial. These additional charges **are not covered** by our Funeral Plans.
- Burial at a local churchyard or a graveyard attached to a church: The burial fee, which is payable to the local Parish Council, and the gravedigger's fee for preparing the grave, **are covered** by our Funeral Plan.

Cost of purchasing and preparing the grave

The cost of preparing the grave **is covered** by all of our Funeral Plans for burial, but the cost of removing any existing memorial or concrete slabs and chippings **is not covered**.

The cost of purchasing a grave **is not covered** by any of our Funeral Plans for burial. The next section of this leaflet gives more advice on purchasing a grave.

Finding out more

For further information on what our Funeral Plans cover in relation to burials and the additional costs that may be involved, please call the Funeral Planning Team on 0800 289 120. Lines are open Mon – Fri 8.00am-6.00pm, Sat 9.00am-1.00pm (excludes public holidays).

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What is NOT COVERED by your Funeral Plan for burial

There are a number of items which are **not covered** by The Co-operative Funeralcare Funeral Plan for burial. These items are not covered because they are not required for every burial and, across the UK, they have widely varying costs and regulations applied to them.

These items are:

• The cost of purchasing a grave

A grave will generally need to be purchased if you wish to be buried in a cemetery. The cost and availability of grave spaces varies greatly across the UK and for this reason we, like many other funeral providers, **do not cover** this cost within our set Plans. You may already own a grave. If you don't, then separate arrangements will need to be made for purchasing one. You may have the option to either purchase one in advance or else your relatives or representatives will need to purchase one at the time of your funeral. Your local Co-operative Funeralcare Funeral Director will be happy to advise you on local regulations relating to grave purchase.

• Multiple or increased interment fees for non-residents

A large number of Local Authorities charge increased or multiple interment fees for burial in their cemeteries if you are not resident within that Local Authority area at the time of your death. The rules relating to this differ widely from one Local Authority to another. Only the standard resident's interment fee (a single fee) is covered by your Funeral Plan. Increased or multiple interment fees **are not covered**. Your local Co-operative Funeralcare Funeral Director can provide any further information you need relating to local regulations on interment fees.

Memorials

• The removal and re-fixing of an existing memorial

This may be required if you are using an existing grave. Your Funeral Director will assist your relatives or representatives in making arrangements for this at the time of the funeral and advise them of costs. These costs are **not included** in the Funeral Plan.

• Providing a new memorial or additional work to an existing memorial

The costs of providing a new memorial, or of cleaning, repairing or adding an additional inscription to an existing memorial are **not included** in the Funeral Plan.

• Temporary Grave Markers

It is the custom in many cemeteries to place a Temporary Grave Marker on the grave after the burial when a headstone is to be erected later. If this is the case, then there may be an additional charge for this service which would **not be covered** in the Funeral Plan.

Your local Co-operative Funeralcare Funeral Director will be happy to advise you on all aspects of memorial work and local regulations governing memorials.

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