
“ Making funeral arrangements before they are needed can be a thoughtful way to give your family peace of mind ”

Funeral plan checklist

- Is the seller licensed to sell pre-arranged funeral plans?
- Is the beneficiary clearly stated in the plan?
- Are all goods and services to be provided listed in the purchase agreement?
- It is clear which, if any, items are not included?
- Is the total price stated?
- Are the payment terms spelled out?
- Were you given a signed and dated copy of the purchase agreement within 10 days?
- Did you receive proof that your payment was deposited to a trust account in your name?

Pre-Arranged Funeral Plans

A Guide for Consumers

What is a pre-arranged funeral plan?

A pre-arranged funeral plan is an agreement between you and a funeral home to buy funeral services or merchandise for yourself or a loved one before you need it. A pre-arranged plan protects you from increases in price over time for the goods and services that you choose. Pre-arranged funeral plans are different from insurance, which provides a sum of money to purchase goods and services when they are needed.

Who can sell pre-arranged funeral plans?

Pre-arranged funeral plans can only be sold by licensed salespersons who work for a funeral home. Funeral homes must follow rules which, under the Cemetery and Funeral Services Act, specify the content of the purchase agreement and how your payment will be protected.

Are all of my funeral expenses included?

That depends on the plan you buy. Everything that is included must be listed in your purchase agreement. Make sure that the items listed meet your needs and that each item or service you are buying is clearly stated in your contract. Some things, such as publishing obituaries, may not be included in a pre-arranged plan because the funeral home has no control over the future cost of these items.

How will my family know what I have purchased?

Tell your family that you have bought a pre-arranged funeral plan and which funeral home sold it to you. The seller must give you a signed and dated copy of your purchase agreement within 10 days. Keep this in a safe place and tell family members where it is. The funeral home must also keep a copy of your purchase agreement on file.

How can I pay for my pre-arranged plan?

Most plans must be paid for in full when you buy them. Some sellers allow for installment payments over time. If you are paying by installment, the payment schedule must be included in your purchase agreement. If the plan holder dies before the plan is paid off, the family may pay the remaining balance and have the goods and services provided at the pre-arranged price.

How do I know my pre-payment is safe?

The money you pay for a pre-arranged funeral must be placed in a trust account in your name. It must stay in trust until it is needed. The seller can keep up to 10 per cent of your payment as an administration fee.

The seller must give you written proof, from the bank, that your payment has been deposited into a trust account, within 21 days of receiving your payment. If you pay by installment, the seller must also give you proof, at least twice a year, that your payments were deposited. This may come directly from the bank.

What if I change my mind?

You may cancel your pre-paid funeral plan at any time before the death of the person you bought it for. If you cancel, you are entitled to a refund of the amount you paid, less any administration fee that is set out in the purchase agreement you signed. This fee cannot exceed 10 per cent of the purchase price. The seller is not required to pay you interest on a refund, and must give you your refund within 30 days of your written request to cancel.

If goods, such as a marker or urn, have already been bought for you, the seller may give you those items rather than a refund.

Your cancellation rights

You have the right to cancel your pre-arranged funeral plan for a full refund if

- the seller did not provide you with a signed copy of your purchase agreement within 10 days of your signing it;
- You entered into the purchase agreement in a place other than a funeral home or the seller's place of business, and not more than 10 days have passed since you signed the purchase agreement or the signed agreement was mailed to you.

If you feel the seller has not met the requirements outlined in this brochure, please contact the funeral home directly. If your concern continues to be unresolved, you may contact the office of the Registrar of Cemetery and Funeral services at **(902) 424-5552**.