

Funeral Arrangements



We're with you every step of the way...

The second step

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A valued service from caring professionals

All our funeral colleagues provide a professional, sensitive and sympathetic service to bereaved relatives and executors. When called upon to arrange a funeral, we take complete responsibility for all the personal details, so that relatives feel supported through every stage at this difficult time.

Our client

We only take instruction from (or on behalf of) a single client in relation to the funeral arrangements. The person will take on legal responsibility for the arrangements and they will be responsible for paying for the funeral. Clients are personally responsible for ensuring that they are legally entitled to make the funeral arrangements. Our client is usually the executor of the will or next of kin and provides us with the funeral instructions, signing all of the necessary documentation.

Consulting a solicitor

In some circumstances it's advisable for you to consult a solicitor both to relieve you of many worries and to take control of wills, problems of intestacy (where a death occurs without a will), outstanding debts, grants, probate and letters of administration. A solicitor could save you a great deal of unnecessary trouble and eventually save you money. If it's known that a will was made, it's important that the contents be ascertained as soon as possible after the death as it may contain certain instructions regarding the funeral arrangements.

Probate and letters of administration

Applying for the legal right to deal with someone's property, money and possessions (their 'estate') when they die is called 'applying for probate'.

If the person left a will, you'll get a '**grant of probate**'.

If the person did not leave a will, you'll get '**letters of administration**'.

Probate

You may not need probate if the person who died had jointly owned land, property, shares or money (which will automatically pass to the surviving owners) or if they only had savings/premium bonds.

You should contact each asset holder such as the bank, to find out if you'll need probate to access the assets. Every organisation has their own rules.

You can apply for probate if you're named in the will, or in an update to the will (a 'codicil'), as an executor. A will states what should happen to a person's property and belongings after they die. You'll need the original will and any updates to apply for probate.

Letters of Administration

If the person did not leave a will, it is the 'administrator' who deals with the estate. You can apply to become the estate's administrator if you are 18 or over and you are the more 'entitled' inheritor of the deceased's estate. This is usually the deceased's closest living relative.

You'll receive 'letters of administration' to prove you have the legal right to deal with the estate.

For further information and advice, please visit the website [Gov.uk](https://www.gov.uk) and search guidance on probate and letters of administration.

Insurance policies

If there are any life insurance policies in force these will normally be found with the private papers of the deceased or they may be lodged with the bank or held by solicitors.

Immediate notification of death should be sent to the insurance company concerned with a request that they should confirm that the policy is in force. The insurance company will require a copy of the Certified Copy of Entry (companies usually refer to this as the death certificate).

The insurance companies may have certain requirements such as:

- 1) The policy itself
- 2) Sight of a copy of the Certified Copy of Entry (death certificate)
- 3) Proof of identity
- 4) Premium receipt book if applicable
- 5) Valid receipt from the legal owner





Fair Funerals Pledge

Lincolnshire Co-op is committed to providing transparent prices and helping people find a funeral they can afford and to show this we've signed the Fair Funerals Pledge.

This means we will help people to find funerals that are within their means by being open about our prices including third party costs in initial conversations, within our price lists and on our website. We will let you know about any deposits due and when this and the final balance is required.

Funeral costs

All funeral directors are legally required to publish a Standardised Price List for a specified range of products and services, to help you think through your options and make choices. For all funeral arrangements, you'll receive a written estimate provided by the funeral director or arranger. We understand that funeral arrangements are a matter of personal needs and preferences and so, the only way of obtaining specific details regarding cost is by discussing your requirements with our funeral team. You may wish to discuss the costs and funeral arrangements with your friends and family before entering into a contractual agreement.

If any of your requests affect the final cost of the funeral, whenever possible we will advise you, in writing, or otherwise verbally, in advance of the funeral.

The funeral costs are split into two sections:

Funeral Director's Charges: our charges for professional services, care and preparation, vehicles and the coffin

Disbursements: these are fees paid to us, to pay third parties on your behalf such as crematorium, burial or newspaper notice fees.

Please refer to the Standardised Price List and our Additional Options Price List for a breakdown of our charges.

Payment

All of our charges, along with any other goods and services requested from us, will be itemised on our invoice.

We require the client to pay the disbursements to us within 48 hours of the consultation meeting and once the forms are signed. Payments may be made by cash, cheque, BACs or credit/debit cards.

Failure to meet this request will result in a postponement of the funeral. We reserve the right to demand full payment of all costs in advance of the funeral, in certain circumstances.

The remaining final balance will be invoiced after the funeral has taken place. We require payment of the balance within 30 days of the invoice date.

If our invoice is not paid as mentioned on page 5, we may charge interest of 2% above the bank base rate per annum from the date of the invoice until payment is received. If the invoice remains outstanding, we may transfer your debt to another company for collection.

We ask each client to pay the disbursement costs to us within 48 hours of the consultation meeting during which the forms are signed.

Please be aware, we'll search the files of a credit reference agency, which will keep a record of our enquiry and in certain circumstances, we reserve the right to ask for full payment in advance of the funeral. If the requested advanced payment is not made, we reserve the right to postpone the funeral.

Financial support

In cases of financial hardship, it's important that we are made aware at the earliest opportunity so we can advise you on how to make a claim through the Department of Work and Pensions (DWP), and on how best to keep the funeral costs to a minimum. You should be aware that even if you receive assistance from the DWP, there will still be a balance to pay. Should your claim be refused, you will be liable to pay for the full cost of the funeral.

Attended funeral

This is a funeral where family and friends have a ceremony, event or service for their loved one at the same time as their burial or cremation. Though this carries certain restrictions, it facilitates a dignified, respectful and more affordable funeral service, which can still be personalised to reflect the lifestyle and preference of the deceased, whilst serving the needs of the family at what is a very difficult time. This attended funeral is restricted to the provision of a wood effect coffin and fittings, viewing of the deceased by appointment during office hours only and the hearse to meet at the crematorium or cemetery.

Bespoke funerals

You may prefer to arrange a bespoke funeral service with additional services such as orders of service, flowers or even alternative hearses. Should you require these services, the prices can be found on our Additional Options Price List.

Unattended Funeral:

This is a funeral where family and friends choose to have a ceremony, event or service for the deceased person at a later date and not at the same time as their burial or cremation.

Should you require additional services to those outlined in the Attended Funeral, then you'll need to upgrade to one of our standard funerals. These prices can be found on our Additional Options Price List.

Funeral dividend

It's never an easy time losing a loved one. We believe it's important for us to help our members during this difficult time, so we offer a funeral dividend.

Members will receive 5% dividend which will be calculated on the funeral director's charges. This is a preferential rate of dividend as opposed to the 1% standard rate. Receiving funeral dividend is simple. During the consultation meeting our colleagues will ask whether you or the deceased are members of the Society. We'll then arrange to pay funeral dividend to you as long as the account is settled within 30 days. Funeral dividend is governed by the terms and conditions which are available from any of our funeral homes. If the deceased was a member (and not the client) the equivalent dividend is deducted from the invoice.

Payments can also be made from your dividend card or share account to contribute towards the funeral expenses. Please ask your funeral director for advice on how to do this.



Choosing the right service for you

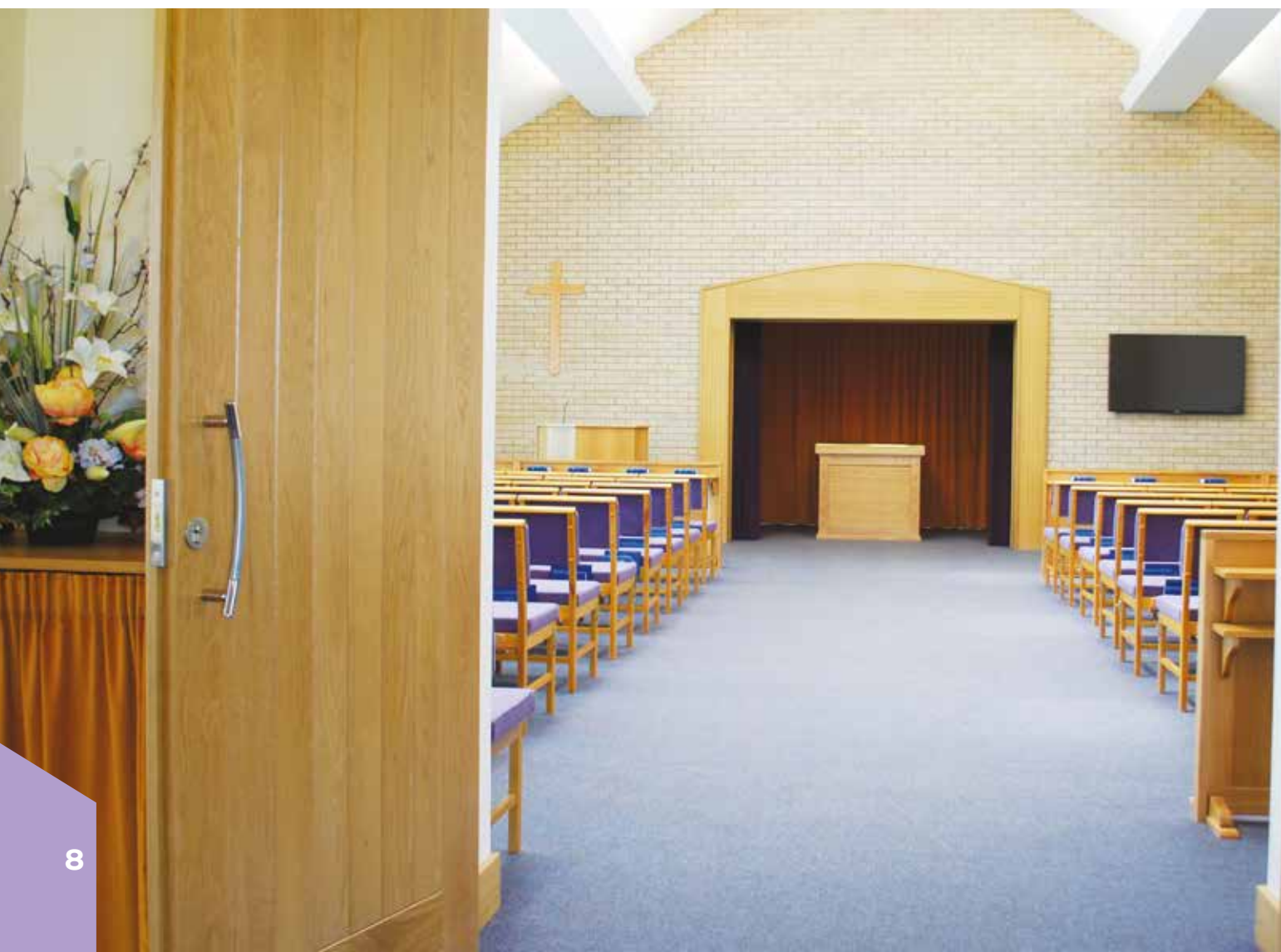
Burial or cremation?

The decision to have a burial or cremation may be influenced by the deceased's wishes, family traditions or religious practices. Whichever type of funeral you prefer, we'll be there to advise you.

Cremation

When choosing a cremation, you can choose whether you would like the full service to take place at the crematorium chapel or whether you'd prefer it to take place in another location such as our service chapel, a church or village hall for example, and then the committal takes place at the crematorium. Most crematoria have a Webcast service available which allows funeral services to be streamed online. It's even possible to have a service at an alternative location and to not attend the crematorium at all. We understand that it is a matter of personal preference. For information on arranging a memorial service, please see our separate leaflet.

In the case of a cremation, it is very important that you advise us of the presence of any implants or medical devices as these may need removing before the funeral.



Ashes

We will be pleased to advise you on the various options regarding ashes and any legal requirements. These options may include: scattering or interment, creation of jewellery or other memorialisation incorporating small amounts of the ashes, or keeping them at home.

Please see our memorialisation brochure for our range of cremated remains containers, keepsakes and jewellery.

If you cannot decide, we will be able to provide temporary safe keeping of the ashes for up to one month following the date of the funeral, after which we will seek further instructions and if necessary return the ashes to the client.

Burial

Burials can take place in churchyards, cemeteries and green burial sites. Each burial site is governed by different regulations which dictate who can be buried there; the ownership or exclusive rights of the grave plots and even the memorialisation options available to you. Our colleagues will be able to advise you of these regulations to ensure that you select the right burial ground for your requirements.

For burials in existing graves, there may be a requirement to remove any memorial masonry. We can do this for you and provide you with a quotation for cleaning and/or additional inscriptions. Please see our memorialisation brochure for advice.

Green burials

Many people are now seeking ways in which their impact on the environment can be lessened and funerals are no exception to this. Our funeral colleagues work with many of the local woodland and meadow burial sites. Typically, the requirements for a green burial include having a single depth grave; an environmentally friendly coffin and a natural memorial as opposed to a traditional headstone. Embalming is not normally permitted for green burials.



Looking after your loved one

Care and preparation

Our colleagues are fully trained in caring for the deceased and uphold the highest standards. You can be assured that the care and dignity of the deceased is of paramount importance to us right from the time we're notified of the death.

We will advise you if your loved one needs to be moved to alternative premises for any purpose related to their care or at the request of the coroner.

Embalming

We recommend embalming, also known as 'hygienic treatment' which is carried out by our own trained staff. Embalming involves the application of a chemical which eliminates the bacteria that cause deterioration to the body when a person dies. This treatment helps to restore a more natural and peaceful appearance to the deceased and it can give a better experience when viewing your loved one. Whilst we cannot prevent this deterioration indefinitely, embalming allows us to significantly delay it. This provides family and friends with the peace of mind that their loved one is being given the best care possible.

If you would like further information on this treatment, please ask one of our funeral colleagues who will be happy to advise you. If you wish us to provide this service, please let us know at the consultation meeting.

Clothing

Most relatives prefer their loved one to be dressed in their own clothes, which in most cases we can accommodate for you. We will advise you if there are any restrictions to the type of clothing allowed dependent on the type of funeral. For example, for green burials, only clothing of natural content such as wool or cotton can be worn. The clothes should be given to one of our funeral colleagues as early as possible.

You may prefer to have your loved one dressed in one of our gowns which are available in a variety of colours.



Jewellery and personal effects

Jewellery may remain with the deceased or can be returned according to the wishes of the client. For your peace of mind, we ask that all jewellery and personal effects are claimed and signed for prior to the day of the funeral. We cannot accept responsibility for claims made after this time. Certain items cannot remain with the deceased in the case of cremation. Your funeral director or arranger will be able to advise you.

Please note that if items of clothing and other personal effects are not collected after one week following the funeral, they will be disposed of. If, for any reason, you're unable to collect such items within this time, please inform us.

We will only return personal effects and ashes to the client, unless the client authorises us in writing to hand them to another named person. This person must produce some form of identification (driving licence, bank card) when collecting, and sign a receipt.

Please note that items of jewellery not collected by our client within six months of the funeral date will be sold and the proceeds donated to charity.

Our Chapels of Rest

Our Chapels of Rest are available for visiting during normal office hours by appointment and by special arrangement at weekends and evenings. Relatives may feel a considerable amount of comfort from being able to visit their loved one in our Chapels of Rest, to pay their last respects.



Coffins

Our range of high-quality coffins, caskets and urns means you can select the option that's most appropriate for your loved one.

We work with suppliers we trust and every coffin, casket or urn comes with an assurance of quality. They also meet crematorium and burial regulations.

Whether something traditional feels appropriate or whether you'd like to personalise your choice with an inscription, colour or even a picture, we can give you advice on all the options, whatever your budget.

We have a wide range of eco-friendly coffins which can be selected as part of either an eco-friendly or a traditional funeral.



Transportation

We operate a very high-quality fleet of funeral vehicles for the comfort and convenience of our clients.



Our limousines will seat six people in comfort. Please inform us as soon as possible if extra transport is required. We will be pleased to arrange special transport for people with additional needs.

Seat Belt Laws

Children under the age of 12 years old, who are less than 135cms tall are required by law to be seated in an appropriate child restraint seat where seat belts are fitted.

We do not provide child restraints, so please be aware that if you have a requirement for a child under 12 years old, who is less than 135cms to travel in one of our limousines, you must provide the appropriate seat for your child. Please advise our funeral colleagues who will ensure that enough time is allowed for the fitting of the seat, when planning the timings for the funeral.

Alternative transport requirements

For those seeking alternative transport requirements, we can provide a range of options including, but not limited to:

- Horse drawn carriages, all turned out in full, traditional livery
- Unique motorcycle hearse
- Land Rover hearse



The procession

The cortege can take a personalised route that suits you and your family. Some families prefer to travel straight to the service whereas others prefer to be a part of the procession in one of our limousines. Alternatively, mourners can follow the hearse in their own vehicles.

Our client can select where the procession begins, which is usually at either the client's or deceased's house, and also the route to the service location. It may be that you would like our funeral vehicles to pause at a special location en route.

Music

The personalisation of funeral services is extremely important to many families and it's important that you can select the ceremonial music which is right for you and your loved one.

Most crematoria have music systems available such as the Wesley Music Service or Obitus. These systems enable music to be downloaded and played during the service. You could select your favourite songs from a particular genre or you may prefer to select classical pieces and hymns. You may wish to play some music recorded by a family member.

For alternative funeral service locations such as churches, you may need to provide a CD with your chosen music on it. Alternatively, traditional organ music is available in most local churches.

Musicians

You may prefer to have live music at the service. We can organise buglers, highland pipers and other soloists to perform at the ceremony. Alternatively, a family member or friend may wish to perform at the ceremony.

Eulogy

A eulogy is a unique speech, tribute or poem dedicated to the deceased. The person leading the ceremony will usually help you write a eulogy. It will usually consist of details of the deceased's life and personal memories. For some families, the eulogy gives them an opportunity to speak at the service or they may prefer someone such as the minister or officiant to read out the eulogy on their behalf.



Funeral stationery

Orders of service

An order of service booklet can help the funeral service run smoothly and provides a special keepsake for family and friends to remember their loved one. These order of service booklets can be sent to those unable to attend the funeral, allowing the opportunity to say a private goodbye.

We can assist you with creating a personalised order of service, which can include hymns, photos, readings or personal memories of your loved one. We'll be happy to discuss the options with you.

Designs

Whilst the order of service design can be personally tailored to your needs, we have provided you with illustrations of some of our range to help you decide. The format of the stationery is an A5 sized booklet with the option of an accompanying bookmark and memorial card. We'll create an individual order of service for you that reflects the deceased's life, passions and hobbies. Send us your favourite photographs or design ideas and we will help you to create a fitting tribute to your loved one.

Canvases and Condolence Books

Memorial canvas prints can be displayed on an easel. They are hand stretched around super sturdy wood frames and are printed with durable, fade-resistant inks. Foamex is expanded PVC foam, which is then compressed to create a rigid material 3mm thick with a smooth surface, suitable for printing. Please speak to us if you would like to order them.



Choosing a floral tribute

Flowers can be a beautiful personal tribute to a loved one. There are many types of floral tributes, so the floral tribute brochure acts as a guide showing examples of coffin sprays, wreaths, hearts and even eco-friendly options.

If you don't have a copy of our tribute brochure, please ask us and we will be happy to assist. Alternatively visit lincolnshire.coop/floral-tributes

How can we help

We can provide you with help and advice when choosing your floral tributes and we are always available to help answer your questions. If you would like to choose from our range, please let us know your choices. We can take care of all of the arrangements and order the flowers on your behalf. Our floral tributes can be individually tailored to your unique specifications as we can change the size, colour and content to suit your requirements. You may like to write a personal message on a card to accompany the floral tribute.

Creating a bespoke floral tribute

You may want to consider a bespoke floral tribute to reflect your loved one's interests, hobbies, favourite colours or personality. We've arranged cars, boats, animals and even musical instruments for our clients. Simply let us know your ideas and we will speak to our local florist about the design and ensure that the floral tribute is exactly as you would like it.



Obituary notices

Newspaper Notices

We can place a death notice and acknowledgement notice in local or national publications should you so wish. We understand how personal they are and so we will help you compile a fitting tribute for your loved one. Some publications will allow us to include images or photographs to make the notice even more personalised.

Online Obituary Service

MuchLoved are an online tribute charity who provide a personalised online funeral notice and donation processing service, through which families can also access their own bespoke Tribute Fund. MuchLoved are the UK's leading online tribute charity and have been providing bereavement care and support for almost fifteen years. They work with over 4,000 UK charities and to date have raised over £50 million for other good causes.

Features of the online tribute include:

- Collection of donations for any UK charity or charitable organisation, including Gift Aid
- Visible automatic payments to the charities and good causes
- The tributes are enduring and can be yours for life at no cost to you for ongoing support and remembrance
- Each page can be completely personalised with a choice of over 300 themes and they can really match the individual they represent
- Photos, messages, memories and even videos can be added to the pages, by family and friends - creating a perfect place to collate memories
- Each tribute has a personal journal area to help families
- Virtual gifts can be added to tribute pages; beautiful pictures to commemorate and celebrate the deceased's life
- Candles can be added to pages on special occasions or anniversaries



Memorial Donations

We're pleased to provide a service to accept donations to your nominated charity or charities at any of our funeral homes either by personal visit or post.

These will be recorded and a list provided to you a number of weeks after the funeral. Unless instructed otherwise, Lincolnshire Co-op will forward donations received to the nominated charity with a covering letter requesting that the charity acknowledges receipt. You'll be informed that the donations have been forwarded to the charity, along with the total amount raised and a list of all those who have donated.

Lincolnshire Co-op colleagues are unable to accept responsibility for cash donations from the funeral itself, so any such collection proceeds or cash donations will be handed to our client or someone nominated by the client, immediately after the funeral. If you would like us to process such donations in the same way as those received at the funeral home, you should bank the cash donations and send us a cheque payable to the charity or if it is easier, bring the cash to the funeral home where it can be counted in your presence and a receipt issued to you.

All cheques must be payable direct to the nominated charity and not to Lincolnshire Co-op. Unfortunately, we are unable to take card payments for donations. Please ensure any cheques posted to us reference the name of the deceased so that we can ensure the monies are allocated to the correct collection.



Catering

Any catering requirements for after the funeral has taken place can be left in our hands. We're able to provide catering facilities at the following funeral homes:

- Tritton Road Funeral Home, Lincoln
- Boston Funeral Home
- Long Sutton Funeral Home
- Louth Funeral Home

Please ask us about availability and catering options.

We'll also be happy to make arrangements with a local public house, hotel or outside caterer for buffets at home.



Complaints procedure

Lincolnshire Co-operative Funeral Services (LCFS) is committed to providing "A Valued Service from Caring Professionals", through working in an open and accountable way. One of the ways in which we can continue to improve our services is by listening to and responding positively to the views of our clients and other stakeholders, including their concerns and complaints about our services or invoicing. This also includes complaints made about the services of a third-party sub-contractor operating for us, or on our behalf.

Stage 1

In the first instance, if your complaint has not been resolved to your satisfaction informally, you should write to the member of staff who dealt with you, or their supervisor, so that he or she has a chance to put things right. In your letter you should set out the details of your complaint, the consequences for you as a result and the remedy you are seeking. Your complaint should be acknowledged within 4 working days of receipt. You should then receive a full response and explanation within 15 working days. Our aim is to resolve all matters as quickly as possible, however some issues will be more complex and therefore may require longer to be fully investigated. Consequently, timescales given for handling and responding to complaints are indicative. If a matter requires more detailed investigation, you will receive an interim response describing what is being done to deal with the matter and when a full reply can be expected and from whom. Our contact details can be found on the Society's website www.lincolnshire.coop/funeral or by enquiring at any of our funeral homes.

Stage 2

If you are not satisfied with the initial response to the complaint you have made, then you have the option of writing to the Society's Head of Funeral Services, who will either review the complaint personally or nominate an appropriate member of the Society's Leadership Team to do this on his behalf. The Head of Funeral Services is located at Lincolnshire Co-operative Funeral Services, Tritton Road, Lincoln LN6 7QY, tel. (01522) 534 971, or e-mail: funeralservices@lincolnshire.coop

Final Stage

Where all reasonable efforts to resolve the complaint within LCFS have been exhausted, or in extreme cases where either the complainant or LCFS consider the matter to be more appropriately handled externally, the following professional bodies may be referred to, giving the details of the complaint in writing:

Funerals: National Association of Funeral Directors - www.nafd.org.uk

Funeral Plans: Funeral Planning Authority - www.funeralplanningauthority.com

Memorial Masonry: National Association of Memorial Masons - www.namm.org.uk

Crematorium: Institute of Cemetery and Crematorium Management - www.iccm-uk.com

Lincolnshire Co-operative Funeral Services is bound by the ruling of any of these trade organisations as a condition of its membership or registration with them.