

TURNER & SON

INDEPENDENT FAMILY FUNERAL DIRECTORS

TEL 01354 652101

EST 1887

TERMS OF BUSINESS

We are a member of the National Association of Funeral Directors (NAFD) and the National Society of Allied and Independent Funeral Directors (SAIF) and subscribe to its current Code of Practice, a copy of which is available upon request. We aim to act in a professional manner and provide a courteous, sensitive and dignified service to you.

1) ESTIMATES AND EXPENSES

The estimate overleaf sets out the services we agree to supply. This estimate is an indication of the charges likely to be incurred on the basis of the information and details we know at the date of the estimate. While we make every effort to ensure the accuracy of the estimate, the charges are liable to alteration particularly where third parties change their rates or charges.

We may not know the amount of third party charges in advance of the funeral; however, we give you a best estimate of such charges in the written estimate. The actual amount of the charges will be detailed and shown in the final account.

If you amend your instructions we will require your written confirmation of the changes. We may need to make an extra charge in accordance with prices published in our current price list.

We will add VAT to our charges, where applicable, and at the rate applicable when we prepare the invoice.

2) PAYMENT ARRANGEMENTS

The funeral account is due for payment within thirty days of our account, unless otherwise agreed by us in writing.

If you fail to pay us in full on the due date we may charge you interest:

- at a rate of 4% above our bank's Base Rate from time to time in force;
- calculated (on a daily basis) from the date of our account until payment;
- compounded on the first day of each month; and
- before and after any Judgment (unless a Court orders otherwise).

We may recover (under Clause 3) the cost of taking legal action to make you pay.

3) INDEMNITY

You are to indemnify us in full and hold us harmless from all expenses and liabilities we may incur (directly or indirectly including financing costs and including legal costs on a full indemnity basis) following any breach by you of any of your obligations under these Terms.

This means that you are liable to us for losses we incur because you do not comply with these Terms. For example, we will charge you an administration fee where we receive a cheque from you which is subsequently not honoured or if we write to remind you that an account is overdue. If we instruct debt collection agents we may also recover from you the fees we incur. Further details regarding these fees are available on request. We may claim those losses from you at any time and, if we have to take legal action, we will ask the Court to make you pay our legal costs.

4) DATA PROTECTION

Words shown in *italics* are defined in the Data Protection Act 2018 ("the Act").

We respect the confidential nature of the information given to us and, where you provide us with *personal data* ("data"), we will ensure that the data will be held securely, in confidence and *processed* for the purpose of carrying out our services. In order to provide our services we may need to pass such data to third parties and those third parties, who are performing some of the services for you, may contact you directly. Under the Act you have the right to know what data we hold on you and you can, by applying to us in writing and paying a fee, receive copies of that data.

5) COOLING-OFF PERIOD

The Consumer Contracts (Information, Cancellation & Additional Charges) Regulations 2013 may give you the right to terminate this agreement in the cooling-off period of fourteen days. If you wish the performance of the agreement to which this right applies to commence before the end of the cooling-off period, you must sign the authority in the form which will be handed to you. In the event that you exercise the right to cancel this contract during the cooling-off period, you will be required to pay a reasonable amount for goods and services already supplied.

6) TERMINATION

This agreement may also be terminated before the services are delivered: (1) by us if you fail to honour your obligations under these Terms and (2) by you communicating to us in writing, terminating your instructions.

If we or you terminate your instructions you may, depending upon the reasons for termination, be asked to pay a reasonable amount based upon the work carried out up to the time your termination is received.

7) STANDARDS OF SERVICE

The NAFD's Code of Practice requires that we provide a high quality service in all aspects. If you have any questions or concerns about the service we provide to you, please raise them in the first instance with our designated senior person. If that does not resolve the problem to your satisfaction the National Association of Funeral Directors through the Funeral Arbitration Scheme (FAS) provides a low cost dispute resolution service, as an alternative to legal action. You can contact the FAS at 618 Warwick Road, Solihull, West Midlands B91 1AA. The FAS, and how it can be accessed, is explained in the leaflet entitled "Your Right to Put It Right" made available to you and on display on our premises. The FAS provides independent conciliation and arbitration through IDRS Ltd, a wholly owned subsidiary of the Centre for effective dispute resolution.

All dates and times provided on the estimate cannot be guaranteed until final bookings are made and confirmed. Although we endeavour to provide a prompt and efficient service for you, there may be instances where, because of circumstances beyond our control, we are unable to fulfil our obligations to you on the date or time specified. Where this is the case we will attempt to contact you in advance, using the details overleaf, and advise you of alternative arrangements.

8) AGREEMENT

Your continuing instructions will amount to your continuing acceptance of these Terms of Business.

Your instructions will not create any right enforceable by virtue of the Contracts (Rights of Third Parties Act 1999) by any person not identified as our client.

If any of these terms are unenforceable as drafted:-

- it will not affect the enforceability of any other of these Terms; and
- if it would be enforceable if amended, it will be treated as so amended.

Nothing in these Terms restricts or limits our liability for death or personal injury.

This agreement is subject to English Law. If you decide to commence legal action, you may do so, in any appropriate UK Court.

DISCLOSURE OF INTERESTS

The ultimate owners of Turner & Son are Mark R Turner and Corinne A Turner

We have no business or financial interest in a price comparison website which compares Funeral Director Services and/or Crematoria Services and their respective prices

Register of charitable donations and gratuities

There has been no material charitable donation to a third party

There has been no charitable contribution or payment of gratuity to a third party

There has been no material form of payment to a third party that does not relate to a cost incurred or a service provided by a third party on behalf of or to Turner & Son

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STANDARDISED PRICE LIST

All funeral directors are legally required to publish this Price List for a standardised set of products and services. This is to help you think through your options and make choices, and to let you compare prices between different funeral directors (because prices can vary).

ATTENDED FUNERAL (FUNERAL DIRECTOR'S CHARGES ONLY) £2350.00

This is a funeral where family and friends have a ceremony, event or service for the deceased person at the same time as they attend their burial or cremation.

Taking care of all necessary legal and administrative arrangements	£1000.00
Collecting and transporting the deceased person from the place of death (normally within 15 miles of the funeral director's premises) into the funeral director's care	£250.00
Care of the deceased person before the funeral in appropriate facilities. The deceased person will be kept at the funeral director's City Road premises	£200.00
Providing a suitable coffin – this will be made from light oak veneered with double mouldings	£350.00
Viewing of the deceased person for family and friends, by appointment with the funeral director (where viewing is requested by the customer)	£50.00
At a date and time you agree with the funeral director, taking the deceased person direct to the agreed cemetery or crematorium (normally within 20 miles of the funeral director's premises) in a hearse or other appropriate vehicle	£500.00

UNATTENDED FUNERAL

This is a funeral where family and friends may choose to have a ceremony, event or service for the deceased person, but they do not attend the burial or cremation itself.

Burial (funeral director's charges only)	£1450.00
Cremation (funeral director's charges plus the cremation fee) ²	£1450.00

FEES YOU MUST PAY

For an Attended or Unattended burial funeral, the burial fee . ¹	£1250.00
In this local area, the typical cost of the burial fee for local residents is:	£1250.00
For a new grave, you will also need to pay for the plot; for an existing grave with a memorial in place, you may need to pay a removal/replacement fee. In addition, the cemetery may charge a number of other fees.	
For an Attended cremation funeral, the cremation fee . ²	£1220.00
In this local area, the typical cost of a cremation for local residents is:	£1220.00

PLEASE DISCUSS ANY **SPECIFIC RELIGIOUS, BELIEF-BASED AND/OR CULTURAL REQUIREMENTS** THAT YOU HAVE WITH THE FUNERAL DIRECTOR.

ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES

This funeral director may be able to supply a range of optional, additional products and services, or to arrange (on your behalf) for a third party to supply them. Examples include:

Additional mileage (price per mile)	£2.00
Additional transfers of the deceased person's body (e.g. to their home, to a place of worship etc.) (price per transfer)	£300.00
Collection and delivery of ashes	£50.00
Embalming	£150.00
Funeral officiant (e.g. celebrant, minister of religion etc.)	Prices on request
Services supplied outside of normal office hours	Prices on request

The funeral director can give you a full list of what they can supply. They are likely to charge for these additional products and services, so you may choose to take care of some arrangements without their involvement, or you can use a different supplier.

¹This fee (which is sometimes called the interment fee) is the charge made for digging and closing a new grave, or for reopening and closing an existing grave.

² In England, Wales and Northern Ireland, you will usually need to pay doctors' fees as well. This is the charge for two doctors to sign the Medical Certificates for Cremation.

CREMATORIA PRICE INFORMATION

The information below gives the prices charged by crematoria for an adult (18 + years) funeral within a 30-minute cortege journey of this funeral home

Standard Fee Attended Service

Fenland Crematorium £1220.00

Unattended Service (if offered)

Fenland Crematorium £550.00

Reduced Fee Attended Service (9:30am service only)

Fenland Crematorium £833.00