



# THE SEARSON FAMILY

## FUNERAL SERVICE

*'We don't just arrange funerals, we create meaningful days'*

## FINANCIAL TERMS OF BUSINESS

All funeral directors are legally required to publish this information over and above the Standard Price List. This is to help you think through your options and make choices, and to let you compare the difference in how a Funeral Director may manage their Terms of Business.

### 1. ACCEPTANCE OF ESTIMATE:

(a) By signing the 'Estimate of Charges' the signatory ("the Client") accepts full and unconditional responsibility for paying the Company's charges in respect of the chosen funeral, in full, regardless of any entitlement the Client may have to payment from or re-imburement by a third party (e.g. by the DWP, a Grant or the deceased's estate).

(b) The 'Company' will confirm the details of the chosen funeral in writing, and the Client agrees to inform the Company immediately of any errors or omissions.

### 2. FINAL CHARGES:

The Client acknowledges and accepts that the Company's charges may vary from the Estimate:

(a) if the actual cost of the listed disbursements is higher than estimated; or,

(b) if the Client's instructions change or if the circumstances change, involving additional charges (e.g. out of hour charges; additional bearers required; oversized coffin required).

(c) if the time or mileage allowances, as shown on our price list, are exceeded, additional charges will be made.

### 3. PAYMENT TERMS:

(a) Once you have made your initial funeral arrangements, and all costs for your selected funeral have been identified, we will require a deposit to cover the total cost of Third-Party Charges. Third Party Charges can include, but are not limited to, the Crematorium or Cemetery Fee, Minister and Medical Fees. We require your deposit payment, as cleared funds, three working days prior to the funeral being carried out. Our preferred payment option is via Bank Transfer, we can also accept Debit or Credit Cards. Should you wish to pay by cheque, please allow sufficient time for this payment to clear our Bank Account when judging when to make your deposit payment. Should you wish to pay by cash, please let us know in advance of the payment. Should you be intending to pay the funeral through a Solicitor, a Bank Account or Insurance, please let us know at the time of making arrangements. Failure to meet our the financial requirements of these 'Terms of Service' may result in the funeral arrangements being delayed or even cancelled.

(b) Should the 'client' intend to claim through the Department of Work and Pensions (DWP) for financial assistance towards funeral costs, Third Party Charges are still required to be paid in full, as cleared funds, at least three working days before the funeral takes place. In some cases, an application for a DWP Funeral Payment or any other financial assistance or grant may not be successful or only be partly successful. It is important to remember that in all these circumstances you will still be responsible to us for payment of any outstanding money in relation to the Funeral Cost.

(c) When a 'client' intends to make a claim through the DWP for financial assistance towards funeral costs, eligibility will need to be ascertained AND a completed Application Form submitted to the relevant authority at least three working days before the funeral takes place. If, in the 'company's professional opinion, qualifying eligibility is not proven, then full payment of the funeral will be required in full, as cleared funds, at least three working days before the funeral takes place.

(d) Once the funeral has concluded, we will forward you a final account for settlement. We respectfully request that accounts are settled, in full, within fourteen days of the account date. If you have made application to the DWP (Department of Works and Pensions) for help towards funeral costs, please let us know at the start of making funeral arrangements.

(e) For an Unattended Cremation or Burial, due to the simplicity of these arrangements, we require FULL PAYMENT within three working days of the proposed funeral date. Failure to do so may result in the funeral arrangements being delayed or even cancelled.

(f) Should the outstanding Funeral Account not be settled within the specified period, and prior arrangements for late settlement have not been arranged in advance, additional costs may be added to your account. When an account exceeds four weeks over its due settlement date, a charge of £68 will be added to your account for further administrations costs. An additional £68 will also be added for each additional four-week period when the account has not been settled in full. When an account has fallen sixteen weeks over its due settlement date, the outstanding balance will be claimed through the courts. Once an outstanding debit is sent to HM Courts, a charge of 5% of the total value outstanding will be charged by HM Courts to cover their charges. In addition, interest at the rate of 8% will also be added to the final amount outstanding or, if different, such other amount as may be prescribed by the Late Payment of Commercial Debts Regulations 2002 or any amended or successor legislation. The Searson Family Funeral Service will also add an Administration Fee of £165.00 to manage this process. We encourage all our clients to discuss potential payment delays in advance of the funeral, so suitable arrangements can be made that will avoid additional costs. For those experiencing genuine financial hardship, we will ALWAYS help to ensure a funeral is provided in a way that is financially manageable. If you dispute an invoice in good faith and contact us to let us know promptly after you have received it, we will not charge interest or transfer your debt to HM Courts until we have investigated the dispute.

### 4. THIRD PARTY ARRANGEMENTS:

While the company will make arrangements with third parties, (e.g. clergy, cemetery / crematorium, church, doctor), and will include their charges as disbursements payable in advance, the Client acknowledges the Company is not responsible for the acts or omissions of such third parties. In making such arrangements the Company is acting as the Client's agent.

### 5. ALTERATIONS

(a) All dates and times for the funeral are subject to final confirmation by the Company.

(b) The Company reserves the right to make changes to Funeral arrangements due to reasons beyond its control. Where practicable, such changes will be notified to the Client in advance, but, unless otherwise agreed in writing, the Company's charges remain payable in full.

(c) The Client must give reasonable notice to the Company of any requested changes to Funeral arrangements, and such requests are subject to agreement by the Company.

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