

# 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).

<b>ATTENDED FUNERAL (funeral director's charges only)</b>	<b>£2765</b>
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.	
Making all arrangements on your behalf, provision of your funeral director on the day, liaising with minister/celebrant/ cemetery/crematorium of choice, all paperwork and legal documentation, advice and assistance as required .....	£1580
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.....	£210
Care of the deceased person before the funeral in appropriate facilities. The deceased person will be kept at the funeral director's branch premises .....	£150
Providing a suitable coffin – this will be made from light elm foil finish MDF.....	£365
Viewing of the deceased person for family and friends, (Monday to Friday) by appointment with the funeral director (where viewing is requested by the customer).....	£1
At a date and time you agree with the funeral director, taking the deceased person direct to the agreed cemetery or crematorium with 4 pall bearers (normally within 20 miles of the funeral director's premises) in a hearse or other appropriate vehicle.....	£450

<b>UNATTENDED FUNERAL</b>	
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.	
<b>Burial (funeral director's charges only)</b> .....	<b>£1,495</b>
<b>Cremation (funeral director's charges plus the cremation fee) <sup>2</sup></b> .....	<b>£1,725</b>

<b>FEES YOU MUST PAY</b>	
For an Attended or Unattended burial funeral, the <b>burial fee</b> . <sup>1</sup>	<b>£318 to £1,967</b>
In this local area, the typical cost of the burial fee for local residents is:.....	<b>£373</b>
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 <b>cremation fee</b> . <sup>2</sup>	
In this local area, the typical cost of a cremation for local residents is:.....	<b>£1,160</b>
Please discuss any <b>specific religious, belief-based and/or cultural requirements</b> that you have with us.	

<b>ADDITIONAL FUNERAL DIRECTOR PRODUCTS AND SERVICES</b>	
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) .....	£1.50
Additional transfers of the deceased person's body on a separate occasion to the committal (e.g. to their home, to a place of worship the night before. etc.) (price per transfer).....	£250
Collection and delivery of ashes within 15 miles.....	FOC
Embalming .....	£150
Funeral officiant (e.g. celebrant, minister of religion etc.) .....	POA
Services supplied outside of normal office hours .....	POA
Limousines .....	£250
Additional pallbearer (per person).....	£50
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.	

<sup>1</sup> This 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.

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



# IMPORTANT INFORMATION

## LOCAL CREMATORIUMS The times and price information:

### Haltemprice Crematorium – Main Street, Willerby, HU10 6NS

Full Adult service (60 minutes slots): .....	£1,160
Direct Cremation – Attended .....	£730
Direct cremation – Unattended.....	£550

### Hull Bereavement Services – Chanterlands Crematorium, Chanterlands Avenue, Hull, HU5 4EF

Full adult cremation .....	£799
Direct Cremation – Attended .....	£625
Direct cremation – Unattended.....	£500

## TERMS OF BUSINESS

These terms and conditions tell you how we will provide goods and/or services to you, how you and we may change or end the contract and other important information. Please read them carefully before we agree your arrangements

### 1. OUR CONTRACT WITH YOU

- 1.1 For funerals, our acceptance of your order will take place when we tell you that we are able to provide you with our services, which we will also confirm in writing to you, at which point a contract will come into existence between you and us. You accept that we may incur costs in providing services to you before the contract commences and you further agree that if you subsequently decide not to proceed we may charge you our reasonable costs for those services.
- 1.2 For all other services and goods we provide to you, our acceptance of your order will take place when we write to you to accept it, at which point a contract will come into existence between you and us.
- 1.3 If we are unable to accept part or all of your order, we will inform you of this in writing and will not charge you for the goods or services. This might be because the goods are out of stock, because of unexpected limits on our resources which we could not reasonably plan for, because we have identified an error in the price or description of the goods or services, or because we are unable to meet a delivery deadline you have specified.

### 2. OUR GOODS AND SERVICES

- 2.1 We will provide the goods and/or services to you set out in your order.
- 2.2 The goods we provide to you will:
  - 2.2.1 correspond to the description and any specification you agree with us (see clause 11 below); and
  - 2.2.2 be of satisfactory quality and fit for any purpose which we inform you of or that you make known to us.
- 2.3 We will deliver the services to you with reasonable care and skill.

### 3. YOUR RIGHT TO MAKE CHANGES

- 3.1 If you wish to make a change to the goods or services you have ordered please contact us. We will let you know if the change is possible. If it is possible, we will let you know about any changes to the price of the goods and/or services, the timing of supply or anything else which would be necessary as a result of your requested change and ask you to confirm whether you wish to go ahead with the change. If we cannot make the change or the consequences of making the change are unacceptable to you, you may want to end the contract (see clause 7.2).

### 4. OUR RIGHTS TO MAKE CHANGES

- 4.1 We may make minor changes to the goods or services to reflect changes in relevant laws and regulatory requirements for example at certain times viewings of the deceased may not be possible due to contamination risks/trauma to the deceased, churchyard regulations may not permit certain types of headstone.
- 4.2 If we have to make any other changes to these terms or the goods or services, we will notify you and you may then contact us to end the contract before the changes take effect and receive a refund for any goods or services paid for but not received.

### 5. PROVIDING THE GOODS AND SERVICES

- 5.1 If there is any cost of delivery of any goods (e.g. ashes/ash caskets) we will inform you of the cost over the telephone or in writing.
- 5.2 During the order process we will agree with you the estimated delivery date for any goods and the provision of any services.
- 5.3 You will own the goods, and they will be your responsibility, from the time we deliver the goods to the address you gave us.
- 5.4 We may need certain information from you so that we can supply the goods and/or services to you, for example, your address and access to the property, grave number and in the case of a memorial, permission from the church or cemetery authority. If so, this will have been explained to you and we will contact you to ask for this information. If you do not give us this information within a reasonable time of us asking for it, or if you give us incomplete or incorrect information, we may make an additional charge of a reasonable sum to compensate us for any extra work that is required as a result. We will not be responsible for supplying the goods or services late or not supplying any part of them if this is caused by you not giving us the information we need within a reasonable timeframe.

### 6. PRICE AND PAYMENT

- 6.1 The price of the goods or services will be the price as told to you at the time you place an order with us. We use our best efforts to ensure that the price of the goods or services advised to you are correct. However please see clause 6.3 for what happens if we discover an error in the price of the goods or services you order.
- 6.2 You agree that you are responsible for paying us the full price of the goods or services when such payment falls due, before, and irrespective of the receipt of any sums due from any third party, including but not limited to any Government contribution.
- 6.3 It is always possible that, despite our best efforts, some of the goods or services we sell may be incorrectly priced. We will normally check prices before accepting your order so that, where the correct price of the goods and/or services at your order date is less than our stated price at your order date, we will charge the lower amount. If the correct price of the goods and/or services at your order date is higher than the price stated to you, we will contact you for your instructions before we accept your order.
- 6.4 You must pay for the goods and/or services within 7 working days of us providing you with a valid invoice.
- 6.5 If you do not make any payment to us by the due date we may charge interest to you on the overdue amount at the rate of 2% a year above the base lending rate of the Bank of England from time to time. This interest shall accrue on a daily basis from the due date until the date of actual payment of the overdue amount, whether before or after judgment. You must pay us interest together with any overdue amount.
- 6.6 If you think an invoice is wrong please contact us promptly to let us know. You will not have to pay any interest until the dispute is resolved. Once the dispute is resolved we will charge you interest on correctly invoiced sums from the original due date.
- 6.7 We may also charge you for any reasonable costs and expenses incurred as a result of your failure to pay amounts as they fall due.

### 7. YOUR RIGHT TO CANCEL

- 7.1 Exercising your right to cancel your mind (Consumer Contracts Regulations 2013). For most goods or services bought over the telephone, by exchange of emails or away from our premises, you have a legal right to change your mind within the relevant cancellation period after receiving a copy of the goods or services.
  - 7.1.1 Cancelling an order for goods. For goods you have bought from us you have the right to change your mind and cancel within 14 days after the day you (or someone you nominate) receives the goods. You do not have the right to cancel if you change your mind in respect of goods that are made to your specification and/or clearly personalised to the deceased, including but not limited to, coffins, obituaries, floral tributes and engraved memorials. This is because we would be unable to re-use these goods for another client if you cancelled and therefore, unfortunately, we cannot accept cancellations of such goods.
  - 7.1.2 Cancelling an order for services. For services you have ordered from us you have the right to change your mind and cancel within 14 days after the day on which we accept your order. By signing our order form you expressly request that we commence the services within the 14 day cancellation period provided by the Consumer Contracts Regulations 2013. You acknowledge that if the services are fully performed within the 14 days cancellation period, you will lose the right to change your mind and cancel the services under the Consumer Contracts Regulations 2013. If you cancel after we have started the services but before the services are completed then you must pay for the services provided up to the time you tell us that you have changed your mind.
- 7.2 To exercise your right to cancel, you must inform us of your decision to cancel by a clear statement (e.g. a letter sent by post or email). Our contact details are at the top of these terms or you may use the model cancellation form in the Schedule to these terms but you do not have to.
- 7.3 If you are exercising your right to change your mind in respect of goods which were delivered and the goods are suitable for posting you must pay for the cost of return.
- 7.4 Ending the contracting of something we have done or are going to do. If you are ending a contract for a reason set out at 7.4.1 to 7.4.4 below the contract will end immediately and we will refund you in full for any goods and/or services which have not been provided and you may also be entitled to compensation. The reasons are:
  - 7.4.1 we have told you about an upcoming change to the goods or services or these terms which you do not agree to (clause 4.2);
  - 7.4.2 we have told you about an error in the price or description of the goods or services and you do not wish to proceed;
  - 7.4.3 there is a risk that supply of the goods or services may be significantly delayed because of events outside our control;
  - 7.4.4 you have a legal right to end the contract because of something we have done wrong.

### 8. OUR RIGHT TO END THIS CONTRACT

- 8.1 We may end the contract for goods or services at any time by writing to you if:
  - 8.1.1 you do not make any payment to us when it is due and you still do not make payment within 30 days of us reminding you that payment is due; or
  - 8.1.2 we find out that your belongings have been taken away to pay off your debts, or a receiving order has been made against you.

### 9. OUR RESPONSIBILITY FOR LOSS OR DAMAGE SUFFERED BY YOU

- 9.1 Our liability for any loss or damage you suffer that is a foreseeable result of our breaking this contract or our failing to use reasonable care and skill is limited to the total contract price due by you to us. We are not responsible for any loss or damage that is not foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen, for example, if you discussed it with us during the order process.
- 9.2 We shall not be liable for any loss or damage to your property or that of any other person unless caused by our negligent action or breach of the contract by us.
- 9.3 Nothing in these terms shall operate so as to exclude, limit or restrict our liability for death or personal injury caused by our negligence, fraud or fraudulent misrepresentation or for any other liability the exclusion or limitation of which is not permitted by English law.

### 10. DELAYING EVENTS

- 10.1 We will not be liable or responsible for any failure to perform or delay in the delivery of any goods or services in the event of any strike, lock out, trade dispute, accident, fire, flood, inclement weather, or any natural disaster or act of God or any contingency whatsoever over our reasonable control (a "Delaying Event") affecting the delivery of the goods or services ordered by you. Such suspension or cancellation shall not constitute a breach of contract between us, nor will you be entitled to claim for any loss or damage whatsoever arising as a result of a Delaying Event.

### 11. GOODS AND SERVICES SPECIFICATION

- 11.1 The images of the goods in our brochures are for illustrative purposes only. Although we have made every effort to display the colours accurately, we cannot guarantee that a picture in our brochure accurately reflects the colour of the goods. For example where goods are made of natural occurring material and/or quarried stone, we are unable to guarantee that such material will match the exact colour or appearance of the image in our brochure as natural variations in tone and texture, including natural blemishes, may occur. Your goods may vary slightly from those images.
- 11.2 If we are making the goods to measurements and/or providing the services to the specification that you have given us you are responsible for ensuring that these measurements and/or specification are correct. You can obtain information and tips on how to measure or provide the specification by contacting us.

### 12. THE DECEASED

- 12.1 We make reasonable and proper efforts to care for the deceased's body and may carry out recognised embalming procedures in order to keep the deceased's body in a viewable state.
- 12.2 We reserve the right to refuse any person to allow viewing of the deceased at our property at any time including, but without limitation, if the deceased suffered from an infectious disease/severe trauma or where you have asked for the coffin to be closed.
- 12.3 Unless arising from a negligent action or breach of the contract by us, and we shall not be liable for:
  - 12.3.1 loss of any jewellery, clothing or personal effects of the deceased or such items belonging left with the deceased but belonging to another person. We strongly recommend that no valuable items are left on or with the deceased; and
  - 12.3.2 any damage to the body of the deceased which is sustained before the deceased is under our full control.

### 13. CREMATIONS

- 13.1 If the deceased is to be cremated we will agree with you which crematoria will perform this service. On occasion it may be necessary for us to change the location at which the deceased is cremated, for example due to unforeseen temporary closure of a particular crematorium. In this event, we will inform you in advance of the change.
- 13.2 If requested by you as part of your order, we will collect the ashes of the deceased following cremation and store these for a reasonable period until you are able to collect them. We will store the ashes without charge for two years from the date we collect the ashes from the crematorium. We may store the ashes for a longer period where the deceased's ashes are to be buried with another in the future. If you have not collected the ashes during this time we will write to you using recorded delivery to advise you that the ashes require collection. We shall write to you three times in total. If we do not receive a response from you within 6 months of our final letter we will write to you to advise that we will be scattering the deceased's ashes, notifying you of the time and location for the scattering.

### 14. MEMORIALS

- 14.1 If as part of your order you ask us to provide a memorial we will discuss with you, either in person, over the telephone or in writing, the preferred stonemason you wish to use.

### 15. OBITUARIES

- 15.1 We do not provide obituaries for clients, we believe this is a very personal item and prefer families to do this for themselves.

### 16. HOW WE MAY USE YOUR PERSONAL INFORMATION

- 16.1 We will use the personal information you provide to us:
  - 16.1.1 to supply the goods and/or services to you;
  - 16.1.2 to process your payment for the goods and/or services; and
  - 16.1.3 if you agreed to this during the order process, to give you information about similar goods and/or services that we provide, but you may stop receiving this at any time by contacting us.

### 17. GENERAL

- 17.1 You need our consent to transfer your rights to someone else. You may only transfer your rights or your obligations under these terms to another person if we agree to this in writing.
- 17.2 Where the order is placed by two or more people, each of you will be jointly and severally liable for compliance with the obligations under these terms (this means that we are entitled to enforce our rights against one, some or all of you as we consider appropriate in the circumstances).
- 17.3 If a court finds part of this contract illegal, the rest will continue in force. Each of the paragraphs of these terms operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
- 17.4 Even if we delay in enforcing this contract, we can still enforce it later. If we do not insist immediately that you do anything you are required to do under these terms, or if we delay in taking steps against you in respect of your breaking this contract, that will not mean that you do not have to do those things and it will not prevent us taking steps against you at a later date. For example, if you miss a payment and we do not chase you but we continue to provide the goods and/or services, we can still require you to make the payment at a later date.
- 17.5 These terms constitute the entire understanding between us in relation to a contract, so please tell us if anything we have said is not included.
- 17.6 These terms are governed by English law and you can bring legal proceedings in respect of the goods and/or services in the English courts. If you live in Scotland you can bring legal proceedings in respect of the goods and/or services in either the Scottish or the English courts. If you live in Northern Ireland you can bring legal proceedings in respect of the goods and/or services in either the Northern Irish or the English courts.
- 17.7 Alternative dispute resolution is a process where an independent body considers the facts of a dispute and seeks to resolve it, without you having to go to court. If you are not happy with how we have handled any complaint, you may want to contact the alternative dispute resolution provider we use. You can submit:
  - 17.7.1 Complaints in relation to National Association of Funeral Directors <http://www.nafd.org.uk/about-us/>

## DISCLOSURE OF INTEREST

### Ultimate Owners

Ronald Cogan & Sons is a Funeral Director which has served local families for two generations. The business is part of a small group of Funeral Directors owned by CLOUD 9 HOLDINGS LTD, incorporated and registered in England and Wales with company number 12778477 whose registered office is at 28 Regent Parade, Harrogate HG1 5AZ

### Financial Interests in Price Comparison Websites

Ronald Cogan & Sons does not have any business or material financial interests in price comparison websites that compare Funeral Director Services and/or Crematoria Services and their respective prices

### Charitable Donations

Ronald Cogan & Sons has not made any material charitable donations (greater than £250) to third parties or charities connected to the funeral sector in the last 12 months