

A funeral can only take place after the death is registered, but you don't need to wait for the will to start being executed or anything like that. Most people use a funeral director, though you can arrange a funeral yourself (your adviser can offer information on this)

Okay, what do I need to do?

Most funerals are arranged by the nearest relatives or a close friend. The deceased may also have left instructions about the type of funeral and burial they wanted. There is no legal obligation for these instructions to be followed, but they usually are.

What are the costs of a funeral?

Funeral costs can include:

- o funeral director fees
- o things the funeral director pays for on your behalf (these are called **'disbursements'**)
- o local authority burial or cremation fees

Funeral directors

We recommend using one of the following:

- o [National Association of Funeral Directors](#)
- o [National Federation of Funeral Directors](#)
- o [Society of Allied and Independent Funeral Directors](#)

These organisations have codes of practice - they must give you a price list when asked.

Remember - Some local councils run their own funeral services as well, which can cost much less for the same service.

You can search for funeral directors on the [Funeral Directors Register](#) - a service run by the National Federation of Funeral Directors.

Services provided by funeral directors

A basic funeral is likely to include:

- o a plain, lined coffin
- o transport of the body of the deceased to the funeral director's premises.
- o the care of the deceased until the funeral. This will include washing and dressing the person who has died, but will not include embalming
- o providing a hearse
- o handling all the other necessary paperwork and forms.

Other services funeral directors could provide – although you may not want these - are:

- o flowers
- o a more expensive coffin and fittings
- o press notices
- o a medical certificate required for cremation (and the doctor's fees)
- o an organist
- o fees for religious services
- o a burial or crematorium fee.

The burial fee will usually include the costs of

- o preparing the grave
- o extra cars
- o embalming
- o extra services by the funeral director: for example, special viewing arrangements
- o a memorial
- o catering arrangements

How much is a funeral director?

The funeral director's fees are often the most expensive part of a funeral: the average cost for the funeral director is over £2000, with the average cost of a funeral at around £3500.

Remember – these costs can vary depending on the choices you make: even a coffin can range in price from £100 to as much as £40,000. Make sure you consider what costs are reasonable for you.

Paying for a funeral

The funeral can be paid for:

- o from a pre-paid funeral plan or insurance policy. You would need to check through the deceased's paperwork to see if they have one.
- o by you, or other family members or friends
- o with money from the person's estate (savings, for example)

You can apply for a Funeral Payment if you have difficulty paying for the funeral.

Remember - Get a written estimate once you've chosen the funeral. This should include a breakdown of all of the costs involved: if it doesn't, then ask for one.

If you want to compare costs, you can contact other funeral directors, or ask someone else to help you with this.

Remember - Signing paperwork with the funeral director is like signing any other contract. Make sure you read it carefully and ask the funeral director about anything you don't understand.

Paying for the funeral

Some funeral directors might ask for a deposit before making the funeral arrangements. Alternatively, they may offer a discount if you pay for the funeral before it takes place. Think about this carefully, as it may be some time before the will or any kind of insurance pays out money for this.

Otherwise, you may agree payment by instalment, or pay after the legal process of dealing with the person's estate has been settled.

What is a 'direct cremation'?

It's offered by some companies where the body is collected from a mortuary during normal working hours and cremated at a convenient time.

There's usually no viewing or ceremony beforehand, or a limousine for the family and mourners. If you wish to have the ashes afterwards, you need to request them and collect them, but some might deliver for a charge.

All this leaves to you is to arrange a ceremony, but only if you want to have one.

How much is it?

They cost around half as much as an average funeral using a funeral director, so you can expect it to be around £1,500. This price normally includes third party costs such as doctor's certification and crematorium fees.

If you'd like to have the ashes returned to you, this can cost an extra £100. Also collecting the body outside of normal working hours - or from a nursing home or residence - can be up to £500 extra.

Remember - Costs might vary depending on location, so shop around.

If you choose to hold a ceremony afterwards, you'll need to factor in these costs as well.

How to find one?

You can do an online search for 'direct cremation' in your area, or you could try these national providers:

- o [Woodland Wishes](#)
- o [Simplicity Cremations](#)
- o [Simplicita Cremations](#)
- o [Pure Cremation](#)