



Central England Co-operative Limited Terms of Business

This Funeral Home is wholly owned by Central England Co-operative Ltd, a registered Society in England (Registration No. 10143R), with a registered address: Central House, Queen Street, Lichfield WS13 6QD

Definition: Client - the person who arranges the funeral. They also need to be the person who signs the contract (arrangement form) and is responsible for payment of the funeral.

Deposits and Payment

We don't ask you for a deposit, but we do need to take payment for all third-party costs (disbursements)* within two working days of you signing the arrangement form. As we provide services to you on behalf of third parties, sometimes the price we give you in the arrangement meeting will change, we'll let you know if that happens.

We'll send out an invoice with all the final costs five working days after you sign the arrangement form. You can add items after you receive the invoice, but you'll need to pay for these when you place the order.

You'll need to pay the remaining balance of the invoice seven days after the funeral. If we haven't had full payment in time, we may forward your details to a third party for collection. A charge of £35 will be added for late payment, but there may be other charges for any fees relating to recovering unpaid invoices. We can show you these details if you ask one of our team. If you're worried about being able to pay the full amount in one go, you can apply for a Funeral Safe payment plan. This is a third-party provider, who you'll need make an application to. When you're accepted for a Funeral Safe payment plan, we receive a 2% referral fee. This is given to us from Funeral Safe and doesn't increase the amount you pay. As a co-operative Society, we invest these referral fees into the communities we work in.

Amendments and Cancellations

We can only make amendments to the funeral arrangements given by you, the client, and these need to be made at least three working days before the funeral. We'll also ask you to decide on what happens to any clothing or personal items that belong to the person that's died. If you don't give us any instructions, personal items will stay with them for their burial or cremation.

We can cancel this contract at any time and charge you for the services we have provided or paid for on your behalf if you act in a threatening or violent way towards our team.

You can cancel this contract by writing to the funeral director within fourteen days of signing the arrangement form. We'll still need to take payment for any goods or services provided or paid for on your behalf between the date of signing the contract and the date we receive your written cancellation notice.

Miscellaneous

We use our Bretby crematorium for our unattended cremations, and if we can't, we'll find another crematorium and let you know.

Any ashes we collect for you, we'll keep for seven days. If you want us to look after them for longer, you can choose our 'storage of ashes' option and we can keep them for three months. You can see full details in our price list.

Our funeral director fees cover the care of the person who's died for up to eight weeks. If they are still in our care after this, we'll charge £20 per day.

*Disbursement fees

Disbursement or third-party fees are costs that are paid to third parties for any products or services that we can't provide for you and can include:

- Church fees
- Cremation fees
- Burial fees
- Doctors' fees
- Celebrants' or officiants' fees
- Grave deeds

These costs will differ depending on the service provided, we will talk you through these costs in your arrangement meeting. You can find further information in our price lists.

Charitable Donations Register

We have no donations that we need to declare for charities and third parties.

www.centralcoop.co.uk/funeral

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