

TERMS OF BUSINESS

We are members of the National Association of Funeral Directors and Society of Allied and Independent Funeral Directors and subscribe to their current Code of practice, a copy of which is available on request. We aim to act in professional manner and provide a courteous, sensitive and dignified service to you.

1. Disbursement Payment

In your initial dealings with us, you will be asked to make a payment equivalent to the relevant third parties (Church, Crematorium, Doctors Fees etc). Upon receipt of these cleared funds, we shall proceed in making the arrangements. Your payment will be acknowledged both on your estimate and final account.

2. Estimates & Expenses

We will provide an estimate before the day of the funeral, which 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 its accuracy, the charges are liable to alteration particularly where third parties change their rates or charges. We may not know the amount of the third party charges in advance of the funeral, however we will give you a best estimate of such charges on the written estimate. The actual amount of the charges will be detailed and shown in the final account.

3. Payment Arrangements

The funeral account is due for payment within thirty days of our account. If payment is not received in full by the due date, we reserve the right to charge 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.

Where an account is to be passed to a third party (eg solicitor) for payment, an accommodation fee equal to 5% of the account will be added – this is not payable if the account is paid within the thirty day period.

4. 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 the fees we incur from you. 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.

5. Data Protection

Words shown in *italics* are defined in the General Data Protection Regulations.

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 Regulations you have a 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.

6. Termination

We reserve the right to terminate our services if you fail to honour your obligations under these Terms. We are under no obligation to accept your termination until we receive your instruction in writing. If you terminate your instructions or if we decide to terminate our services, you will be invoiced for all third party charges which we have paid or are committed to, as well as our charges and expenses.

7. Conduct

The National Association of Funeral Directors' Code of Practice requires that we provide a high quality service in all aspects. If, however, you have any questions or concerns about the service we provide you, please raise them in the first instance with our designated senior person. If that does not resolve the problem to your satisfaction then please contact the Funeral Arbitration Scheme at 618 Warwick Road, Solihull, West Midlands B91 1AA, which provides independent conciliation and arbitration through the Chartered Institute of Arbitrators.

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 you provide us, and advise you of alternative arrangements.

8. Agreement

Your continuing instructions will amount to your continuing acceptance of these Terms of Business. Any waiver or variation of these Terms is binding in honour only unless:-

- made (or recorded) in writing;
- signed by one of our Directors; and
- expressly stating an intention to vary these Terms.

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.

English law is applicable to any contract made under these Terms. The English and Welsh Courts have non-exclusive jurisdiction.