

# TERMS OF BUSINESS

We are a member of SAIF and NAFD (National Association of Funeral directors) and subscribe to its current Code of Practice, a copy of which is available upon request. We aim to act in a professional manner and provide a courteous, sensitive and dignified service to you.

## Estimates and Expenses

We are able to provide you an estimate in person, email or over the phone. The estimate sets out the services we agree to supply at the time of the arrangement. Whilst we make every effort to ensure the accuracy of the estimate, the charges are liable to change where third parties change their charges. If at the time of arrangement, we are unable to give you a price for a third-party charge, we will give you an estimate. The actual amount will be detailed and shown on the final account. If your instructions change, we may require this in writing. We do not add VAT to our arrangements.

Our quotes are valid for 30 days.

## Payment Arrangements

As the applicant you are personally responsible for the payment of this account. The full amount is due for payment within 30 days of the funeral date, unless otherwise agreed by us in writing. If you fail to pay us in full on the due date, we may charge you 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 before and after any Judgment (unless a Court orders otherwise). All accounts beyond our credit terms will be passed to our debt collection agency. These accounts will also be subject to any legal costs incurred in obtaining settlement (Under Clause 3 Indemnity)

If you have chosen a direct cremation, we require this to be paid in full in advance of the funeral.

For Standardised Price, Simple and Traditional funerals we reserve the right to request a deposit to cover the "Third Party" costs otherwise known as Disbursements. These are monies we pay on your behalf to outside companies whom we instruct in order to provide the services you have requested.

These are shown in the quote we provide under third party charges. We require these 3 days prior to the funeral. We reserve the right to cancel the funeral if these costs haven't been covered.

## Cremation fees within a 45-minute drive to our branches

CREMATION FEES	ADULT ATTENDED	TOTAL TIME ALLOWED	EXTRA TIME	ADULT UNATTENDED	TIMES MTWTF	REDUCED FEE	
						TIME ALLOWED	COST
Overdale Crematorium	£1,090	45 Minutes	£531	£354	9AM 9.15AM	30 minutes	£888.00
Howe Bridge Crematorium	£1125 MTW £1225 TF	45 Minutes	£530	£540	8.30AM	30 minutes	£825.00
Charnock Richard Crematorium	£1250 MTW £1350 TF	45 Minutes	£500	£550	9.30AM	45 minutes	£840.00
Preston Crematorium	£933	45 Minutes	£223	£530		Not offered	
Wigan Crematorium	£896	40 minutes	£404	£325.00		Not offered	

## Disclosure of Interests

The ownership of Deighan' Funeral Parlour LTD are Directors Shirley and Gerald Deighan. There is no business or material financial interest in a price comparison website. There has been no material charitable donation to a third party. There has been no charitable contribution or payment of gratuity to a third party. There has been no material form of payment to a third party that does not relate to a cost incurred or a service provided by the third party on behalf of or to Deighan's Funeral Directors.

Additional Terms of business can be found online by visiting <https://deighansfunerals.co.uk/> or asking a member of our team for a paper/ electronic copy.

