

## **DISCLOSURE OF INTERESTS**

The ultimate owners of Daniel Ross Funerals Ltd are Mr Daniel Ross Wolsey
Mrs Sarah Wolsey-Cole

We have no business or financial interest in a price comparison website which compares funeral director services and/or crematoria services and their respective prices.

Daniel Ross Funerals has not made any charitable donations to third parties connected to the funeral sector in the last 12 months.

## TERMS OF BUSINESS AND PAYMENT TERMS

Each funeral we arrange and conduct is unique and personal, just like your loved one. Our prices are set out as above but may vary depending on the complexity of the arrangements made.

Your funeral director will always provide you with a clear estimate of funeral expenses both verbally and in writing once the funeral arrangements have been discussed. This price may change during the course of the arrangements if you chose to amend any details. At all times you will be kept informed of any changes to the cost.

For the Non Attended Funeral, we require full payment at least three working days before the funeral takes place.

For our Traditional Funeral we require a deposit payment at least three working days prior to the funeral date to cover the disbursements. This deposit amount will vary depending on the arrangements made. Typically it is around £1200.00.

The final invoice will be sent out to you around 28 days following the funeral. You have 14 days from the date shown on the invoice for payment to be made in full.

We accept cash, debit/credit card, cheque or BACS transfer. Our bank details will be visible on your final invoice.

If you are seeking help from the Department for Work and Pensions please advise your funeral director as soon as possible.

If you have any questions regarding our payment terms please don't hesitate to speak to your funeral director.

All prices are correct at the time of printing. We reserve the right to amend these prices without notice at any time.

If you fail to pay us in full on the due date we may charge you interest at a rate of 1.5% per month or part month the account is outstanding. Interest is 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 judgement (unless a Court orders otherwise).

For bespoke funeral arrangements, we reserve the right to request disbursement charges prior, but this will be made at the director's discretion.

## **HELP WITH FUNERAL COSTS**

If there are insufficient funds for the funeral, you may be eligible for help with the funeral costs from The Department of Work and Pensions.

To qualify for help the applicant (not the deceased) must be in receipt of the following:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Pension Credit
- Housing Benefit
- The disability or severe disability element of Working Tax Credit
- Child Tax Credit
- Universal Credit

You may also be eligible if you're getting a Support for Mortgage Interest Ioan. You can still claim funeral expenses payment if you've applied for these benefits and you're waiting to hear about your claim.

A funeral payment will not cover all of the funeral expenses and there is no guarantee of acceptance. If your claim is successful, the payment will be made directly to the funeral director.

If you are not in receipt of any of the qualifying benefits then alternatively you may be able to seek help from a charity, please speak to your funeral director for more information.

It is important that you are honest and upfront with your funeral director so we can try and help you in the most appropriate way and act in your best interest at all times. Any information you choose to provide us with will be treated with the strictest confidence.