

## **Terms of Business**

### **1. Estimates and Expenses**

The estimate is an indication of the charges likely to be incurred on the basis of the information and details we know at the date of estimate. While we make every effort to ensure the accuracy of the estimate, the charges are liable to alteration particularly where third parties change their rates or charges.

We may not know the amount of 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.

### **2. Payment Arrangements**

Mel & Ron Watkins Funeral Services operates a pricing policy in compliance with the Code of Practice of the National Society of Allied and Independent Funeral Directors.

Our price list provides clients with a full and detailed explanation of our charges as required by the Code. In addition to our charges, disbursements must be paid to Doctors, Minister of Religion, Cemetery or Cremation fees and such like.

When the funeral plans are completed you will be given a written estimate of all the charges incurred by the service you have requested. Where the total estimated account is deemed excessive you may be asked to make an interim payment. We ask for this estimate to be signed as consent that you accept the charges and will be liable for payment of the account when submitted. This is usually 7-10 days after the funeral. If wished, the account may be forwarded to your solicitor.

We reserve the right to add interest on all outstanding accounts at 2% per month on accounts that remain unpaid after 60 days and any legal and court costs incurred due to non-payment. We accept payment by cash, cheque, and via internet banking.

If, because of your circumstances, you have to make a claim for assistance from the Department of Work and Pensions, please note that stringent rules apply as to the amount of help available. Please talk to us, in confidence, for guidance.

### **3. Data Protection**

Words shown in *italics* are defined in the General Data Protection Regulations 2018 (“the 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 unless you give us your express

permission for use in our marketing. 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. We will not pass your details to third parties for marketing purposes whatsoever.

Under the Regulations you have the right to know what data we hold on you and you can, by applying to us to in writing and paying a fee, receive copies of that data. When you sign the acceptance, you are giving us permission to keep your details on record.

Our Privacy Policy can be found [here](#).

#### **4. Right to Cancel**

You have the right to cancel the contract if you wish. This right can be exercised by sending or taking a cancellation notice to the funeral director at any time within the period of 14 days starting on the day of the arrangement. The right to cancel can be lost during the cancellation period if the service is provided in full before the 14 days elapses. Where applicable, payment may be required to be made in respect of any services carried out or disbursements paid, once the performance of the contract has begun and prior to the cancellation notice being received. In the event that you exercise the right to cancel this contract during the cooling-off period, you will be required to pay a reasonable amount for goods and services already supplied.

#### **5. Conduct**

We are a member of The National Society of Allied & Independent Funeral Directors “SAIF” a private limited company by guarantee with registered number 02436831, having its registered address at SAIF Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire, CM21 9DB, 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.

If, however, you have any questions or concerns about the service we provide to you, then please raise them in the first instance with Amy Watkins. If that does not resolve the problem to your satisfaction SAIF provides a dispute resolution service. They can be contacted by completing their complaints form which is available by either visiting the SAIF website, by email to [standards@saif.org.uk](mailto:standards@saif.org.uk) or by phone 0345 230 6777.