



Terms Of Business

Funeral Arrangements & Account Payments

*Once signing application form you are lawfully accepting our business and trading Terms and Conditions listed below therefore entering in to a contract with A.J Coggles Family Funeral Directors also accepting authority to commence the performance of this contract within the cancelation period**

1. Estimates and expenses

Estimates are given in writing and/or verbally at the time of arrangements to 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 presented account.

If you feel after the initial arrangement and after reading our estimate of costs, you may be unable to afford the funeral arranged please contact our funeral branch and we shall amend the funeral arrangements to suit you financially or offer our Basic Funeral Service.

This must be done as soon as possible of receiving our estimate so we can stop any incurring costs that we may have to pass on.

2. Who will be responsible for paying the account?

You as the signatory and applicant/client are responsible for paying this account, either in person or via solicitor, banks, insurance policies or other methods **within 30 days** for receiving the final account.

3. DWP Benefits Agency

If you are making a claim to the DWP for this funeral account (SF200 funeral claim form from The Social Fund-Job Centre Plus), you must inform us at the time of making arrangements, or as soon as possible. The DWP will not pay the full amount of the funeral account, therefore you will responsible to pay the outstanding balance.

The link can be found on our website

<https://ajcoggles.co.uk/help-with-costs/>

Advanced Pre Payment of Disbursements (3rd Party Fees)

4. When will the account be sent out?

Unless you request otherwise, the funeral account will be sent out within 7-10 days after the funeral day.

5. When do we expect payment (Credit Terms)?

We ask for payments to be made within 30 days of the full account being sent. Failing to pay within this time will result in 4% being added to the invoice balance after 30 days then a 2% rate increase every 30 days until settlement is made.

We accept Cheques, Cash, BACS, Debit/Credit card for payment is can be over the telephone.

6. What If you have problems paying?

This could be due to going through solicitors, insurance policies or waiting on a decision by the DWP, we fully understand this and if you can let our office know as soon as possible when payment is expected we can accommodate the situation in most cases.

7. What if the funeral account cannot or is not paid?

You must contact us as soon as possible to discuss the situation. Please note all accounts beyond not settled will be passed to our debt collection agency. All accounts, without exception, will be subject to a surcharge of 15% plus vat to cover our costs in recovery. These accounts will also be subject to any legal costs incurred in obtaining settlement.

8. Collecting Cremated Remains (Ashes)?

Cremated remains (Ashes) are to be collected from ourselves, or the Crematorium they shall be released to the applicant for the funeral, or via another person to be designated by the applicant with a signed letter & proof of ID.

9. General Data Protection Regulation 2018

A.J Coggles Family Funeral Directors will collect personal information about you, the deceased and any other persons whom you supply details for. In order to allow us to fulfil the services agreed we will pass your details to appropriate third parties such as Stonemasonry, florists, clergy/ministers/ officiates, cemetery staff etc. We treat all information confidentially and in line with UK Data Protection laws. We will never sell information collected to third parties for marketing purposes. If you would like further information on how we handle your personal information please request a copy of our Privacy Policy or our website. <https://ajcoggles.co.uk/privacy-policy/>

We will from time to time share online, compliment or thank you messages and cards received from our clients. Client and deceased names will be blanked out in all cases. If you do not wish for yours to be used, Please inform our team.

10. Your right to cancel this contract within fourteen days of receipt of this notice

You have the right to cancel this contract if you so wish. This right can be exercised by sending or taking a cancellation notice to the funeral office mentioned below at any time within the period of 14 days starting from the date of receipt of this notice in writing of your rights to cancel.

Notice of cancellation will be deemed as having been served as soon as it is posted or sent to A.J Coggles, 1 Blackfriars Street, King's Lynn Norfolk, PE30 1NN, or ajcoggleskl@outlook.com

11. Standards of Service (Complaints Procedure)

At all times we, as a company endeavour to act professionally, caring and understandingly at these difficult times during a bereavement. However in the unfortunate instance where you, as our client feel that our standards of service were not completely satisfactory to you or your family's needs, and you would wish to make a complaint to resolve the issue, this must be done in writing/email to Mr John Coggles

A.J Coggles, 1 Blackfriars Street, King's Lynn Norfolk, PE30 1NN, 3 months after the funeral date.

You can contact SAIF by completing their complaints form which is available by contacting them on 0345 230 6777 or email to standards@saif.org.uk.