

# Terms of Business

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We aim to provide you with the highest standards of professionalism and integrity to provide a courteous, sensitive and dignified service to you.

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## 1 Estimate and Expenses

We will provide you with an estimate which sets out the services we agree to supply. This estimate is an indication of the charges likely to be incurred on the basis of the information and details we know at the time of the estimate. We make every effort to ensure the accuracy of the estimate, however charges are subject to change in the event of changes to third party costs or when clients ask for additional services.

Third party costs include crematorium and burial fees, as well as funeral officiant costs (such as a celebrant or clergy). We may not know the amount of third party charges in advance of the funeral; however, we give you a best estimate of such charges in the written estimate. The actual amount of the charges will be detailed and shown in the final account.

If you amend your instructions we will require your verbal confirmation of the changes. We may need to make an extra charge in accordance with prices published in our current price list.

We will add VAT to our charges, and at the rate applicable when we prepare the invoice.

## 2 Payment Arrangements

We require a minimum deposit of £700.00 which must be paid prior to the funeral taking place.

The funeral account will be generated and sent to you seven to ten days after the funeral has taken place and will be due for payment in full, within thirty days of the date on that account, unless otherwise agreed by us in writing.

If you fail to pay us in full on the due date we may charge interest:

- at a rate of 4% above the Bank of England Base Rate from time to time in force;
- Calculated (on a daily basis) from the date of our account until payment is received;
- Compounded on the first day of each month; and before and after any Judgement (unless a Court orders otherwise)

We may recover (under 3 below) the cost of taking legal action if you fail to settle the account on or before the due date.

## 3 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 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 from you the fees we incur. 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.

## 4 Data Protection

Words shown in *italics* are defined in the Data Protection Act 1998 ("the Act").

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 Act you have the 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.

## 5 Cooling-Off Period

The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 may give you the right to terminate this agreement in the cooling-off period of seven days. If you wish the performance of the agreement to which this right applies to commence before the end of the cooling-off period, you must sign the authority in the form which will be handed to you. 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.

## 6 Termination

This agreement may also be terminated before the services are delivered: (1) by us if you fail to honour your obligations under these Terms and (2) by you communicating to us in writing, terminating your instructions.

If we or you terminate your instructions you may, depending upon the reasons for termination, be asked to pay a reasonable amount based upon the work carried out up to the time your termination is received.

## 7 Standards of Service

If you have any questions or concerns about the service we provide to you, please raise them in the first instance with one of our Funeral Directors. If that does not resolve the problem to your satisfaction, your complaint will then be referred to one of our Company Directors.

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 overleaf, and advise you of alternative arrangements.

## 8 Agreement

Your continuing instructions will amount to your continuing acceptance of these Terms of Business.

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.

This agreement is subject to Scottish and English Law.

If you decide to commence legal action, you may do so, in any appropriate UK Court.

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