



Prepaid funeral checklist for consumers

Before purchasing a prepaid funeral it is important to ensure the contract contains certain information. The funeral organiser is required by law to explain to the client how they will invest the money that has been prepaid. It is important the contract is not signed until this information is provided.

Check the contract includes:	Yes	No
A breakdown of individual costs and total cost including GST		
Any fees and charges for example administration or cancellation fees		
An explanation of how the place the funeral is to take place will be chosen		
Details of the funeral service (including who will conduct it, funeral notices, transport, coffin interment or cremation)		
The way the deceased's remains are to be disposed		
If the remains are to be interred, the name and address of the cemetery		
What will happen if the funeral organiser is unable to perform the contract for any reason		
Any variation in service charges for example a change to the price of the funeral		
Details of the 30-day cooling off period		
Refund rights and consideration of the taxation and social security implications of cancellation		

Consider asking what happens to the money paid if there is a reason the funeral cannot be provided under the contract for example if the business closes down or the funeral organiser is not able to perform the contract.

If you are happy with the contract, ensure you sign and date it before returning it to the funeral organiser.

If using a funeral broker	Yes	No
Have you selected the funeral director you want to perform the funeral service?		
Have you been made aware that your chosen funeral director cannot be guaranteed?		
Does the contract specify how another funeral director will be chosen if needed?		

It is important to keep your copy of the prepaid funeral contract in a secure place, along with other important documentation such as your will, and communicate this information to your next of kin, executor of your will or family members.