Choosing a funeral director

Take your time

Unless you have religious reasons for doing otherwise, take your time. If someone dies at home, by all means call a funeral director and ask them to collect the body but be aware that you can have them transferred to another funeral director for a nominal charge before any paperwork is signed. This also applies if the person has already been collected because they died in a nursing home. If the person died in a hospital there may be no rush – they can stay in the mortuary until you’ve chosen a funeral director you’re happy with. If the hospital does not have a mortuary, a nominated funeral director will look after them until you arrange for a transfer. By all means call family and friends to tell them that death has occurred, but don’t feel that you need to tell them the place and time of the funeral in the same call. Unless the coroner is involved you must register the death within 5 days.

Phone a friend

It’s always worth asking around to see if anyone can recommend a good funeral director. But remember: the average number of funerals anyone buys in a lifetime is 2. No way are they experts. What’s more, most people have very low expectations when they buy a funeral so they’re easily satisfied. The funeral director they recommend may be perfectly okay, but you can probably find a much better one by doing some research yourself.

Ask a friend to help

Chances are you’ve never organised a funeral before. Worse, it’s difficult to make hard-headed judgements if you are feeling very sad. So consider asking a friend to help out. People always want to be useful at a time like this – here’s their chance. Choose someone who is level-headed, organised, not afraid to read the information on this website, ask questions of you and funeral directors, and in whom you can confide about any financial constraints.

Know your options

Your main choice is between burial and cremation – unless your religion prescribes one or the other. Cremation is almost always cheaper. Remember: you can cut costs to a minimum by opting for **direct cremation** and holding a funeral/memorial and/or ash scattering event a few days, weeks or months later at a place and time that’s right for you and the person who died. Pretty much all the information you need is on this website, so spend time learning all the other choices you have – or get your friend to do it for you. Use the checksheet, Buy only what you want, at the end of this document – print it out. Then you’ll be ready to ring your local funeral directors.

Know and stick to your budget

Your budget will determine what sort of funeral you choose. Because you want to ‘do them proud’ you can very easily overspend. Remember that, ultimately, **a good send-off is determined by what you say and do, not what you spend**. Ask your friend to help you stick to your budget and think about how people can play their part in the preparations and ceremony. Remember that many funeral directors will ask for all of the 3rd-party fees up front (this could up to £800 for cremation in some parts of the country, even more for burial), with the balance to be paid soon after the funeral, so you will need to have the funds available. It’s perfectly okay to ask friends and family to help with the cost, and much more practical than buying flowers which will usually only be seen briefly. Finally, be sure to claim any benefits you might be entitled to.

### Four types of undertaker

There are four types of funeral business.

1. Long established, independent family firms.
2. Members of small or medium-size groups of funeral directors, including regional Co-ops
3. Members of the bigger conglomerates, Dignity Caring Funerals, Co-operative Funeralcare, Laurel Funerals and Funeral Service Partnership.
4. First generation sole traders.

Many branches of funeral groups trade under the family name of the undertaker who sold out to them. So they look like family businesses but they’re not — because they know that people don’t like big chains. How deceitful, you may think, that these outfits have so little faith in their good name that they feel they have to dress up as someone else. How right you are.

Find out more about the 4 different types of funeral director by going back to the webpage and downloading the factsheet:

Start shopping around

Google ‘funeral director + your town’ and you’ll get a list of all your local funeral directors.

Ring. Say you’re looking for the right funeral director at the right price.

Evaluate how your request is dealt with and give each one stars out of five. Draw up a shortlist of, say, three.

Opening questions

* Who owns this business?
* How long have you been going?
* Why should I choose you in favour of anyone else? What makes you special?
* What is your position on embalming—is this something you insist on or actively promote?
* Can you guarantee that only one person will make arrangements with me, get back to me personally every time I ring and be the conductor on the day of the funeral?
* Will I be able to speak you personally every day if I need to?
* I’d like you to give me a quote for the following funeral, please.

# Then, using the checklist on the next page, ask for a quote.

# Buy only what you want

### Burial or cremation?

* burial
* if burial, where? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* cremation

### Funeral or direct cremation?

* Funeral
* No funeral—straight to the crematorium

### When?

Our preferred dates and times for the funeral are

* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ morning / afternoon
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ morning / afternoon
* \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ morning / afternoon

### Who will do the admin?

* \_\_\_\_\_\_\_\_ to complete all paperwork`and pay disbursements
* \_\_\_\_\_\_\_\_\_to place an obituary notice in the paper

### Who will look after the body?

* the body will stay with the undertaker
* the body will come home

### Who will supply the coffin?

* I will supply the coffin *(some undertakers won’t let you)*
* I have seen a coffin I like. I want the undertaker to order it.
* I will choose a coffin from the undertaker’s range. I want a
  + Least expensive coffin
  + A mid-price coffin
  + A top-of-the-range coffin

### Who will lay out the body?

* I will wash and dress the body at the undertaker’s
* I will wash and dress the body at home with the undertaker
* I will wash and dress the body at home unassisted
* I want the undertaker to wash and dress the body

### What will the dead person wear?

* I will supply clothes for the body
* The body will be clothed in a gown supplied by the undertaker

### How will the hair be groomed?

* I will supply a photograph of the person who has died
* I will give instructions about this
* The undertaker will use his or her discretion

### If you want the undertaker to wash and dress the body, do you

* want someone of the same sex to do it?

### Do you want to visit the person who has died?

* no visit
* one visit
* one visit on the day before the funeral
* as and when
* every day
* long periods
* no religious imagery in the ‘chapel of rest’

### Embalming and invasive treatment

* yes / no to embalming, sanitary treatment or hygienic treatment
* only gentle methods to be used for closing the eyes and mouth

### Do you want the body to come home?

* yes, for the first few days
* yes, for one / two days before the funeral
* not at all

### What transport do you need on the day of the funeral?

* undertaker’s hearse
* alternative hearse \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Number of following limousine/s\_\_\_\_
* undertaker’s estate car or private ambulance
* I will supply my own transport

### Will you need bearers to carry the coffin?

* yes
* yes, but only \_\_\_\_
* no, we shall carry the coffin ourselves

### Do you need a priest or a celebrant?

*Note: you can appoint a celebrant before you have seen your undertaker. Go to funeralcelebrants.org.uk*

* no, we’re sorted
* yes, a priest
* yes, a celebrant: semi-religious / atheist

### Where will you hold the funeral?

* crematorium chapel
* cemetery chapel
* natural burial ground
* other: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

### How long will the ceremony last?

*If it is likely to last longer than 20 minutes you will need to book a double slot if your venue is the crematorium. Check with your crematorium how long they allow you.*

* We’ll need a single slot
* We’ll need a double slot

### Who will book the funeral venue (including the crematorium)

* I will book it myself and pay direct
* the undertaker will do this

### Do you want to witness the coffin going into the cremator?

*If you do not wish to do so yourself, you may like to ask someone else to do it.*

* No
* Yes. I / the undertaker will make this arrangement
* If yes, how many of you? \_\_\_\_\_

### What’s the dress code?

* I want the undertaker and staff to wear \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

### Arrival

* I want the coffin brought to the door of the crematorium chapel
* I want the coffin brought to the car park, from where we will carry it ourselves
* I want the coffin brought to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ from where we will carry it ourselves.

### Procession

* I want the undertaker to walk in front of the hearse
* I will decide who walks in front of the hearse

### What part do you want the undertaker to play at the funeral?

* master of ceremonies, in charge of everything
* record the names of the people who come
* just help out with getting people seated
* no part at all. I am the host.

### Who will order the flowers?

* I will choose from undertaker’s catalogue
* I will supply them

### Do you want an order of service booklet?

* yes, we want the undertaker to get it printed
* yes, we shall look after this ourselves
* no, we don’t one

### Do you want the undertaker to collect and forward donations to a chosen charity?

* yes
* no

### Do you want the undertaker to supply any of the following?

* catering
* a piper
* live musicians
* multimedia presentation
* doves
* balloons
* an urn for ashes

Go, see, choose

Visit the funeral directors you liked the sound of. Take your friend with you for support and to keep you on track. Consider asking if one of you can go behind the scenes so that you can see where the person who has died will stay.

Finally, balance cost against quality of service and go with the nicest funeral director you can afford.

ENDS

A funeral is reckoned by most to be a disagreeable event. The only good one’s a cheap one, people say, and if a funeral really is a low-value event they’re right.

But is it a low-value event? What’s your take on this?

No one ever supposed that cheapest is necessarily best. Far from it. Low cost is not the same thing as good value in funerals as in anything else. Simple does not necessarily equal cheap. You can gather quotes from several funeral directors, but quotes will tell you only so much. There is nothing to be said for striking a cheap deal, and funeral directors who know their worth will never haggle with you. Rightly.

So: what is a best value funeral director?

When you eat out, do you value the food on your plate according to what you’d pay for the raw ingredients in Tesco? No, you are happy to pay much more. Everyone is happy to pay for superb customer service.

You can’t put a price on that. *That’s* value for money.

And the good news is that there are some superb funeral directors out there.

### Superb personal service

The measure of a good funeral director is how well they look after the dead and interact with the living. A best value funeral director is one with whom you strike up a rapport—one who

* can see where you’re coming from
* interpret what you want and
* won’t try to up-sell you
* opens your mind to the different ways you can do things
* sits down and talks to you
* explores your choices
* tells you what that will cost item by item
* is available to speak to you every day
* answers all other queries you may have
* gives you all the time you need
* looks after the body of the person who has died.
* directs operations on the day of the funeral if you wish

**A good funeral director is someone who doesn’t do things *for* you but *with*** you.

Generally, very small-scale funeral directors are best placed to offer you this comprehensive personal service. Someone else may answer the phone but, crucially, you will do all your important dealings with one person. As time goes by you will get to know each other quite well.

Don’t rule out larger businesses. It all comes down to the individual funeral director on the ground, and there are some very good people out there. Whether or not they are in a position to give you all the time you need may, though, be another matter.