

National Funeral Directors Association

Consumer Preneed Bill of Rights

Preplanning a funeral can offer family members peace of mind, as well as the opportunity to plan a meaningful funeral that reflects the unique life of the individual. Meeting with a local funeral director is a good start to making sure you have all of the information you need, and that your wishes are carried out.

Prior to purchasing any funeral goods or services, or signing a preneed funeral contract, we urge you to ask any and all questions you may have regarding your preneed purchases.

An ethical and reputable funeral home will guarantee the following rights and protections:

- ❑ Provide you with detailed price lists of services and merchandise before you make your selections.
- ❑ Provide to you, at the conclusion of the funeral arrangement conference, a written statement listing all of the services and merchandise you have purchased and the price.
- ❑ Give you a written preneed funeral contract explaining, in plain language, your rights and obligations.
- ❑ Guarantee in the contract, that if any of the merchandise or services you have selected are not available at the time of need, merchandise or services of equal or greater value will be substituted at no extra cost.
- ❑ Explain in the contract the geographical boundaries of their service area and under what circumstances you can transfer the preneed contract to another funeral home if you were to relocate, or if the death were to occur outside of the service area.
- ❑ State in the contract where and how much of the funds you pay will be deposited until the funeral is provided.
- ❑ Explain in the contract who will be responsible for paying taxes on any income or interest generated by the preneed funds that are invested.
- ❑ Inform you in the contract whether, and to what extent, they are guaranteeing prices of the merchandise and services you are purchasing. If the prices are not guaranteed, they will explain to you in the contract who will be responsible for paying any additional amounts that may be due at the time of the funeral.
- ❑ Explain in the contract whether and under what circumstances you may cancel your preneed contract and how much of the funds you paid to them will be refunded.