



This advice applies to **England**.

Arranging a funeral

No one wants to have to arrange a funeral at what is already a difficult time. If you do, having an understanding of what is involved and how to deal with problems will help.

Most funerals are arranged by the nearest relatives and if not by a close friend. If there is no one, the local or health authority will arrange a simple funeral.

The person may have left instructions about the type of funeral and burial they wanted. There is no legal obligation for these instructions to be followed, but they usually are.

Read about how funerals are arranged, what services you can expect to get from a funeral director and how to get help with paying.

How funerals are arranged

Most funerals are arranged through a **funeral director**. Find one who belongs to one of the professional associations, such as the **National Association of Funeral Directors - NAFD** or the **Society of Allied and Independent Funeral Directors – SAIF**. These associations have codes of practice and complaints procedures. Some local authorities also run their own funeral services by arrangement with a local firm of funeral directors.

Arranging a funeral yourself

You can arrange a funeral without a funeral director. If you want to do this, the **Natural Death Centre** or Cemeteries and Crematorium department of your local authority can offer help and guidance.

Dealing with funeral costs

If you arrange the funeral with a funeral director, you're responsible for the costs. You should ask to see a price list before choosing a funeral, or explain how much you have to spend and see what services are possible.

Getting a written estimate

Once you've chosen the funeral, you should be given a written estimate giving a breakdown of all of the costs involved. Ask for one if it's not provided.

If you want to compare costs, you can contact other funeral directors, or ask someone else to help you with this.

Services provided by funeral directors

A basic funeral is likely to include:

- a plain, lined coffin
- transport of the body of the person who has died to the funeral director's premises, usually up to ten miles from wherever the death occurred
- the care of the person who has died until the funeral. This will include washing and dressing the person who has died and laying the body out, but will not include embalming
- providing a hearse to take the body to the nearest crematorium or burial ground
- providing the necessary people to carry the coffin
- making all other necessary arrangements, for example, getting the required forms.

Other services funeral directors could provide, or which you may want to sort out elsewhere are:

- flowers
- a more expensive coffin and fittings
- press notices
- a medical certificate required for cremation, and any doctor's fees for signing this
- an organist
- fees for religious services
- a burial or crematorium fee. The burial fee will usually include the costs of preparing the grave
- extra cars
- embalming
- extra services by the funeral director, for example, use of the Chapel of Rest, transport from the mortuary, or special viewing arrangements
- the cost of journeys of more than ten miles to the funeral director's premises
- a memorial
- catering arrangements
- stationery.

Signing a contract

You may need to sign a contract with the funeral director. Make sure you read it carefully and ask the funeral director about anything you don't understand.

Paying for the funeral

Some funeral directors might ask for a deposit before making the funeral arrangements.

You may be offered a discount to pay for the funeral before or soon after it takes place. If you know the money will be released at a later date to cover the cost, you might want to consider a bank loan or overdraft to pay early.

Money may be released later, if the person who has died made arrangements to pay for their funeral through

an insurance or other policy, or if money is released after their estate has been dealt with.

If there is a legal claim for negligence against someone for the death, the cost of the funeral can be claimed as compensation.

Otherwise, you may agree payment by instalment, or pay after the legal process of dealing with the person's estate has been settled.

Next steps

More about [what to do after a death](#)

More about [what to do if you need help with the cost of a funeral](#)

[If you need more help](#)

Other useful information

National Association of Funeral Directors

618 Warwick Road
Solihull
West Midlands
B91 1AA

Tel: 0845 230 1343
Fax: 0121 711 1351
E-mail: info@nafd.org.uk
Website: www.nafd.org.uk

National Society of Allied and Independent Funeral Directors

3 Bullfields
Sawbridgeworth
Hertfordshire
CM21 9DB

Tel: 0845 230 6777
Fax: 01279 726300
E-mail: info@saif.org.uk
Website: www.saif.org.uk

Natural Death Centre

In The Hill House
Watley Lane
Twyford
Winchester
SO21 1QX

Tel: 0871 288 2098
E-mail: contact@naturaldeath.org.uk
Website: www.naturaldeath.org.uk

Funeral Directors Register

You can search for funeral directors on the [Funeral Directors Register](#) - a service run by the National Federation of Funeral Directors.