Richardson Funeral Directors Terms of Business

We are a member of the National Association of Funeral Directors and subscribe to their current code of practice, a copy of which is available upon request at our premises, by email or visit our website: info@richardsonsfunerals.co.uk.

1. Estimates and Expenses.

Upon receiving your instructions we will provide an estimate of charges for all services based on our initial meeting. At anytime you will be able to change arrangements or use a different provider. If we have not collected the deceased from the place of death there will be no fee for our initial meeting. We reserve the right to charge our fee for collection should this be the case.

2. Payment Arrangements.

The funeral account is due for payment within thirty days of our account, unless otherwise agreed by us in writing. If you fail to pay us in full on the due date we may charge you interest.

At a rate of 4% above our banks rate Base Rate from time to time in force.

Calculated (on a daily basis) from the date of our account until payment.

Compounded on the first day of each month and before and after any judgement (unless a Court orders otherwise)

We may recover (under Clause 3) the cost of taking legal action to make you pay.

3.Indemnity.

You are to indemnify us in full & hold us harmless from all expenses & liabilities we may incur directly or indirectly including financing costs & including legal cost 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 that an account is overdue. If we instruct debt collection agents we may also recover from you the fees we incur. We may claim those losses from you at any time &, if we have to take legal action, we will ask the Court to make you pay our legal costs.

4. Standards of Service.

The National Association of Funeral Directors code of practice requires that we provide a high quality service in all aspects. If you have any questions or concerns about them, please raise them in the first instance with our designated senior person. If that does not resolve the problem to your satisfaction then please contact National Association of Funeral Directors Resolve (NAFD Resolve) through the Funeral Arbitration Scheme (FAS) You can contact the FAS at 618, Warwick Road, Solihull, West Midlands, B91 1AA or by

email: resolve@nafd.org.uk

The complaint must be made within 12 months.

5.Agreement.

Your continuing instructions will amount to your continuing acceptance of these Terms of Business. Any waiver or variation of these terms is binding in honour only unless;

- * made (or recorded) in writing;
- * signed by the proprietor; and
- * expressly stating an intention to vary these terms

English law is applicable to any contract made under these terms. The English and Welsh courts have non-exclusive jurisdiction.

Proprietors Miss Trudy J Hedges and Richard J Butters