

# TERMS OF BUSINESS

We are a member of the National Society of Allied & Independent Funeral Directors and subscribe to its current Code of Practice, a copy of which is available upon request. We aim to act in a professional manner and provide a courteous, sensitive and dignified service to you.

## ESTIMATES AND EXPENSES

Our estimate sets out the services we agree to supply. This estimate is an indication of the charges likely to be incurred on the basis of the information and details we know at the date of the estimate. While we make every effort to ensure the accuracy of the estimate, the charges are liable to alteration, particularly where third parties change their rates or charges. We may not know the amount of third party charges in advance of the funeral. However, we will give you a best estimate of such charges in the written estimate. The actual amount of the charges will be detailed and shown in the final account. If you amend your instructions we will require your written confirmation of the changes. We may need to make an extra charge in accordance with prices published in current price list.

## PAYMENT ARRANGEMENTS

Prior to the funeral we will require payment of the agreed third-party costs as listed in our estimate provided, these are required to be paid no later than 24 hours prior to the funeral. 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. Our charges would be £100 on the first day after the 30 days from the funeral and every 30 days following. For an unattended funeral the invoice will be provided prior to the funeral and will be required to be paid in full before the unattended cremation or burial takes place.

## INDEMNITY

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

## DATA PROTECTION

Words shown in italics are defined in the Data Protection Act 1988 ('The Act'). We respect the confidential nature of the information given to us and, where you provide us with personal data ('data'), we will ensure that the data will be held securely, in confidence and processed for the purpose of carrying out our services. In order to provide our services we may need to pass such data to third parties and those third parties, who are performing some of the services for you, may contact you directly. Under the Act you have the right to know what data we hold on you and you can, by applying to us in writing and paying a fee, receive copies of that data.

## COOLING-OFF PERIOD

The Cancellation of Consumer Contracts made in the Consumer's Home or Place of Work, etc., Regulations 2013 may give you the right to terminate this agreement in the cooling-off period of fourteen days. If you wish the performance of the agreement to which this right applies to commence before the end of the cooling-off period, you must sign the authority in the form which can be supplied to you. In the event that you exercise the right to cancel this contract during the cooling-off period, you will be required to pay a reasonable amount for goods and services already supplied.

## TERMINATION

This agreement may also be terminated before the services are delivered: (1) by us if you fail to honour your obligations under these Terms and (2) by you communicating to us in writing, terminating your instructions. If we or you terminate your instructions you may, depending upon the reasons for termination, be asked to pay a reasonable amount based upon the work carried out up to the time your termination is received.

## STANDARDS OF SERVICE

The National Society of Allied & Independent Funeral Directors' Code of Practice requires that we provide a high quality service in all aspects. If you have any questions or concerns about the service we provide to you, please raise them in the first instance with our designated senior person. If that does not resolve the problem to your satisfaction the matter can be referred to either The Chairman of the Society's Standards Committee for investigation and amicable resolution; or the Independent Consumer Arbitration Service. All correspondence should be addressed to either The Standards Chairman or The Independent Arbitration Service as appropriate at SAIF, Business Centre, 3 Bullfields, Sawbridgeworth, Hertfordshire CM21 9DB. The ICAS provides independent conciliation and arbitration through IDRS Limited, a wholly owned subsidiary of the Chartered Institute of Arbitrators.

## AGREEMENT

Your continuing instructions will amount to your continuing acceptance of these Terms of Business. Your instructions will not create any right enforceable (by virtue of the Contracts Rights of Third Parties Act 1999) by any person not identified as our client. If any of these terms are unenforceable as drafted, it will not affect the enforceability of any other of these Terms; and if it would be enforceable if amended, it will be treated as so amended. Nothing in these Terms restricts or limits our liability for death or personal injury.

## Nicholas O'Hara Funeral Directors Ltd are owned by:

Nicholas Patrick O'Hara  
Jacqueline Antoni O'Hara  
Anthony Nicholas O'Hara  
Natalie O'Hara

Nicholas O'Hara Funeral Directors Ltd has no financial or business interest in any price comparison website where funeral or cremation costs may be shown and compared.

The crematorium costs for an attended funeral range from £693 - £930 depending on time of day

The cremation costs for an unattended cremation is £350.00

The cremation costs for a discounted attended service are £690 - £755 for a 30 minute service time from 9am – 10.45am