



# FUNERAL PLANS

*Price List  
and Information*

APRIL 2022

For many people, planning their funeral has become an established way of looking at the future, just like making a Will. Usually, they are familiar with the grief of bereavement and don't want their family to go through the stress of making arrangements.

Many have established a relationship of trust with their local family funeral director. We believe, through our many years of experience in handling many different types of funerals, that we are best placed to advise on this sensitive subject and assist with all of the details.

We only sell Golden Charter funeral plans and we do not recommend any other plan provider. The following pages explain the reasons why we offer Golden Charter Independent Way funeral plans.

Please do not hesitate at any time to discuss any of your funeral plan requirements with us, in the way you feel most comfortable.

## ABOUT US

Nicholas O'Hara established his funeral business in 1974, he holds the Diploma in Funeral Directing and is a member of the British Institute of Embalmers and British Institute of Funeral Directors.

The family business is also a member of The National Society of Allied and Independent Funeral Directors (SAIF). Anthony O'Hara has been elected to the Executive of SAIFCharter, the association of independent funeral directors that owns Golden Charter. Nicholas O'Hara Funeral Directors is a true family business, owned and managed by the family, always striving to give the highest level of personal care, attention to detail and service in helping families with all aspects of funeral planning.

The family business is led by Nicholas, his wife, Jackie, son, Anthony and daughter, Natalie. Other family members have and do still work within the business.

We have three funeral home locations: Wimborne, Verwood and West Moors, but we are not restricted by area and conduct funerals all over Dorset, Hampshire and across many parts of the UK.

All of our funeral directors have many valuable years of experience in arranging and planning various different funerals. There is no one standard funeral and the funeral plan options we have created are based on typical funeral scenarios, but each plan can be personalised to your exact wishes.



## PLANNING YOUR FUNERAL THE 'INDEPENDENT WAY'

With the Independent Way plan, we will make sure your loved ones will be relieved of the stress and uncertainty of organising a funeral. You'll have specified your wishes in advance and taken care of the cost of our funeral director services included in your plan.

## A GUARANTEE THAT COVERS ALL OUR SERVICES

No matter how much the cost of our services may increase in years to come, once your plan is fully in place, neither you nor your loved ones will be asked for a penny more for these services. A guarantee that helps give you peace of mind. You can be assured that your family will be spared what could be financial worry relating to the funeral arrangements.

There are some costs that we are obliged to pay on your behalf. These third party costs include the charges of cemeteries, crematoria, fees for clergy or officiants and the costs of newspaper notices and memorials. The amount of this expenditure is not within our control and may require a further payment at the time of need.

## A SOUND FINANCIAL DECISION

When you take out an Independent Way plan, you have the reassurance that your money is safe. Golden Charter is registered with the Funeral Planning Authority and adheres to their rules and code of practice. You select how you wish to pay for your plan and your money is paid directly into the Golden Charter Trust (*this excludes the Fixed Monthly Payment option where money is paid to a UK life assurance company and managed by them*).

## A BALANCED APPROACH TO THIRD PARTY COSTS

As stated above, third party costs are not within our control. An allowance is included in your plan for these costs, such as crematoria or cemeteries.

The value of the allowance included in your plan may grow over time. There will only be more to pay at the time of the funeral if the third party costs exceed the allowance when you buy your plan, or if the costs increase by more than the growth of your plan.



## FUNERAL PLANS

All of the funeral plans include our standard levels of service and the table opposite shows the extra items included in each of the four options. There may be certain items you can add to your chosen option, such as transport, and our funeral director will discuss these with you and advise of any extra costs involved.

There is also the option to have a bespoke plan, if there is something in particular that you wish to happen that our options do not cover, and we would be happy to discuss these personal requirements.

## THIRD PARTY COSTS

The present allowance set within each funeral plan covers expenses towards the crematorium fee and the Minister/Celebrant fee.

You may include other third party costs at this time, if you wish, for items such as having a service in church prior to the committal, newspaper notices, floral tributes, costs relating to the final resting place of the cremated remains, etc.

## BURIALS

Burial is still possible in many local cemeteries and some churchyards. If your choice is burial then we will personalise the third party allowance to reflect your choice. If you wish to have cremated remains interred then these costs can be added to the third party costs, if desired.

Our funeral director will discuss all the alternative burial options with you and advise of any restrictions due to residency. We will also advise if you are able to pre-purchase your burial plot at this time and any costings for this.

## DIRECT CREMATION - OPTION 1

This option allows a person to be cremated without any form of service and attendance. A date and time for the cremation is arranged between ourselves and the crematorium. The family may collect the cremated remains from us to dispose of as they wish.



	OPTION 1	OPTION 2	OPTION 3	OPTION 4
	£2,069	£3,695	£4,495	£4,995
Collection of deceased from place of death within normal working hours and 25 mile radius of our funeral homes	✓	✓	✓	✓
Arranging and conducting the funeral to its completion, completing all necessary paperwork and the provision of staff as required	✓	✓	✓	✓
Advice on the certification and registration of the death	✓	✓	✓	✓
Liaising with all necessary third parties	✓	✓	✓	✓
24 hour funeral director telephone support for the bereaved	X	✓	✓	✓
Hearse to convey deceased from our funeral home to the place of service	Direct to crematorium	Direct to place of service	From choice of start location	From choice of start location
Coffins - different coffin can be chosen but may incur additional cost	Basic coffin	Simple foil effect	Veneered oak	Superior
Choice of date and time for the service on a normal weekday, during working hours	To be decided by us	Funeral to be completed within 10 days of date of death	✓	✓
Hygienic treatment of the deceased	X	X	✓	✓
Viewing facilities at our Chapel of Rest	X	X	✓	✓
Handling donations to the chosen charity using our online donation facility	X	X	✓	✓
One limousine for mourners to local crematorium/cemetery and return to a chosen location	X	X	✓	✓
Second limousine	X	X	X	✓
Service in church prior to burial/cremation	X	X	Additional cost to be added	✓
Use of our professional bereavement counselling service	X	✓	✓	✓
Collection of cremated remains from crematorium	✓	Plus 3 months free storage	Plus 3 months free storage	Plus 3 months free storage
Decorative scatter tube	X	X	✓	✓
Allowance included towards third party costs	£350	£995	£995	£995
Golden Charter Administration Fee included	£249	£249	£249	£249

## WOODLAND BURIAL PLAN

The Woodland Burial plan can be used at a local woodland burial ground. This plan includes all of the selected features as stated in option 3 but also covers within the third party allowance;

- A service in the burial ground centre if required
- The interment fee
- A choice of interment location, depending on burial ground regulations
- Celebrant/Minister to officiate at service

The purchase of a plot can be done separately at any time or the cost can be added to the funeral plan.

### **Cost: from £4,899**

Includes third party allowance of £1,400 and Golden Charter Administration Fee of £249. If a church service is required for this option then an additional fee may be added to both our charges and the third party costs. No memorial costs have been included in this plan.

## WHAT TO CONSIDER

Prior to our first meeting the only definite choice you need to have considered is whether your wish is for a cremation or burial. We will happily advise on choice of crematorium or burial ground.

Our funeral plan options are a guide to typical funerals and you may find one that matches your personal wishes or we can arrange a bespoke plan, with your exact requirements.

We recommend the following aspects are considered when making your choice, which we will happily advise on;

- Location of service - is a service at a church required?
- Type of service - is the service to be religious or non-religious?
- Will transport be required for mourners?
- Will family members/friends wish to use our private Chapel of Rest for viewing?
- If you have decided on a cremation, what is to happen to the cremated remains?
- There are many choices of coffin, from traditional wood finishes to coffins made from natural products such as wicker or seagrass. We will advise of the difference in cost





## WHAT HAPPENS NEXT?

Once you feel ready, we will happily meet you to discuss your requirements in either your own home or one of our funeral offices. We will discuss your requirements and option choices to personalise your funeral plan to your exact needs.

Payment can be made at this time if required, but we would like to stress there is no obligation at this time to financially commit until you feel ready. If required, we can supply a quotation with the different payment options available to you for you to consider.

## BUY YOUR FUNERAL PLAN ONLINE

We now offer the option to purchase your funeral plan online if your wish is cremation. To do this simply visit [www.oharafunerals.co.uk](http://www.oharafunerals.co.uk) and choose **BUY ONLINE** from our pre-paid funeral plans page. You will automatically receive a £100 discount per funeral plan on each of our options. Your details and payment are taken securely by Golden Charter.

## PAYMENT OPTIONS

Payment can be made by

- **Single payment option – debit/credit card, bank transfer or cheque**
- **12 monthly payment option, with a £49.00 minimum deposit**
- **Low cost instalment option – spread the cost over a longer term**
- **Fixed monthly payment option – payable for life or until aged 90**

For more information on payment options, please refer to the 'Payment Information leaflet' or discuss with our funeral director.

## YOUR PERSONAL WISHES

Once you have set up your funeral plan with us, you will receive a 'My Funeral Wishes' booklet which will allow you to plan your service in advance. You can design and specify the exact type of service you'd like and any personal wishes, for example which hymns or music you would like, so that your family and friends can celebrate your life as you would wish them to.

Furthermore, by letting your family know how you'd like your funeral or memorial service to be, they'll have less decisions to make during an emotional time.

Tell someone close to you about this booklet and let them know where the booklet is kept. We suggest somewhere safe with your funeral plan documents.





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## NICHOLAS O'HARA FUNERAL DIRECTORS

**Golden Charter Regional Funeral Planner of the Year  
2010, 2011, 2012, 2014, runner-up 2020**

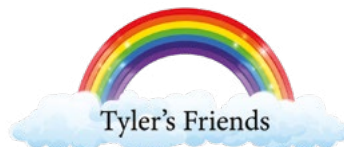
**Blackmore Media Customer Service Award Winner 2015**

**Blackmore Media Family Business of the Year 2012**



[oharafunerals.co.uk](http://oharafunerals.co.uk)

Supporting the chosen charity of  
Nicholas O'Hara Funeral Directors



FUNERAL PLANS FROM  
**Golden Charter**  
Smart Planning for Later Life

