

17th July 2020

As we have throughout this pandemic, we will continue to be open to serve the needs of our client families, 24 hours a day, 7 days a week. To do this we need to ask **you** to help us protect our colleagues (who are key workers) and our client families by taking all necessary steps to minimise the risk of transmission.

We remain committed to serving our client families to the very best of our ability during these difficult times and we are receiving regular updates containing advice and guidance from the Government and our professional trade organisations.

Please be patient as we continue to work through these updates and understand that we are having to impose certain restrictions that we would not normally consider.

Rest assured that we will continue to work with the highest levels of dignity and respect towards both our client families and your loved one, and to allow this to happen we need to ask you to :-

- Ensure that if you have symptoms or have come into contact with someone with symptoms that you follow NHS guidance on self-isolation and **do not put our colleagues at risk**
- We request that all initial contact is made by telephone, e-mail and video conferencing. Signing of any documentation should be done at home and then posted or delivered to us though we are able to allow signing of documents at a funeral home through an appointment system. Appointments, made in advance, will be required for any meetings on our premises with a limited number of **two immediate** family present in our arrangement room, whilst following our preferred Social Distancing measure of 2 metres of separation
- Colleagues will wear face coverings during certain interactions where we are unable to meet the 2m social distancing guide
- Currently we are able to offer a **reduced** visitation service for our chapels of rest, where we can accommodate small numbers of family with a prior appointment, but please ask our colleagues for guidance on this point. We are not able to provide open coffin visitation of deceased that have been identified as having Covid-19 or suspected contact with Covid-19. Embalming and dressing of the deceased in their own clothes is available for non Covid-19 deceased
- Cemeteries and crematoriums have put in place strict restrictions on the type of services available and the number of people who can attend those services due to 'social distancing' advice, please ask your funeral arranger for clarification on the current numbers allowed and any further guidelines that are in place as each crematorium and cemetery have their own guidelines. They will also require names and contact details of those attending to comply with Track and Trace requirements
- We are unable to delay or postpone funerals, and as such all funerals will be booked to take place at the **earliest possible date and time suitable depending upon the type of service you have chosen** and we would ask for your understanding in relation to this change as we continue to mitigate against the ramifications of a second spike in cases
- As we move through this pandemic and many of our families choose the unattended or basic funeral options, we want you to know that we will do all we can to ensure that you can arrange a fitting tribute for your loved one when the current restrictions are lifted. That means that we will help and advise you on planning a Memorial Service or Service of Thanksgiving where we honour your loved one in a way that we are unable to at the moment

We are sure that you will have many questions that you want to ask, please do not hesitate to contact our team of committed funeral professionals who are here to serve you and your family at this difficult time.

Assuring you of our best attention at all times,



Darryl Smith
General Manager – Funerals

Updated 17th July 2020

Can I still arrange a funeral?

We never stopped arranging funerals during the pandemic, but we have adapted how we make funeral arrangements by using the telephone and 'free to use' web-based video conferencing facilities more frequently.

Visits to our funeral home by appointment and we can only have a maximum of two people present at any meeting.

We will continue to be available 24 hours a day, 7 days a week by telephone and will answer e-mails from our 'Contact Us' page on our website as soon as practicable.

I'm self-isolating but need to arrange a funeral, what do I do?

We can make all funeral arrangements over the telephone and through 'free to use' web-based video conferencing facilities, so please call us and we will advise and guide you through what we need to do.

We will e-mail and / or post all forms and documents to you which are necessary to make the funeral arrangements.

Will there be hygiene measures in place if I visit a funeral home?

We're restricting the number of people visiting our funeral homes at any one time and we are following government advice on social distancing in all our funeral homes.

We have hand washing facilities and hand sanitiser available in all our funeral homes. We're ensuring that we continue with our usual high standards of hygiene.

What's changed for funeral services?

We are following government advice which is being updated frequently due to these unprecedented conditions.

This has meant that much of what we used to provide has changed, such as :-

- We are wearing face coverings and using additional PPE where necessary
- We are restricting face to face meetings, carrying out most communication by telephone or e-mail but when in our locations we are practicing social distancing aligned with additional sanitisation protocols
- We are working closely with local churches and officiants to provide the type of service you and your loved one would like
- We are providing limousines with Perspex screens fitted to comply with social distancing rules for our colleagues and clients protection. Details about safe use of a limousine can be obtained from your Community Funeral Director or Personal Funeral Adviser
- We are abiding by the strict restrictions put in place by the cemeteries and crematoriums regarding the types of services available and the number of people who can attend those services due to 'social distancing' advice
- We are providing an embalming service and we are dressing the deceased in their own clothes, but only where there are no Covid-19 implications
- We are able to offer our full range of coffins and caskets at this stage
- We are having to restrict the day and time of the funeral dependent upon the service that is chosen in order that services are carried out as quickly as possible
 - Unattended and Basic Services are carried out on a day and date of our choosing
 - Traditional Service will be in agreement with the client
- We continue to offer both burial and cremation options locally
- We may have to reduce the level of staff available to arrange and / or conduct the funeral,

but we want to reassure you that we will be doing everything we can to help you to say goodbye to your loved one in a dignified and respectful way.

Can I still visit my loved one in the chapel of rest?

Yes you can still visit loved ones in our care. We do ask that only immediate family or close friends attend and that there is a maximum of two visitors to the funeral home at any one time. We do require you to call in advance and book an appointment, this way we can ensure that we limit the number of visitors to the funeral home at any one time.

If your loved one's death was coronavirus related and to prevent onward spread of the virus you will be able to spend time with your loved one who will be in a sealed closed coffin. However, to mitigate risk we may ask you to attend one of central chapels of rest.

Can I still attend a funeral?

Government guidance is that the funerals can now be attended by both family and friends with the majority of service locations, depending on their size and the set-up of the building, allowing a maximum of 30 people attending. Please ask our Personal Funeral Arranger or Community Funeral Director for 'up to date' specific guidance from the relevant burial authority or crematorium operator, as they do vary widely from location to location.

If you are attending please continue to follow the government advice in relation to social distancing by keeping no less than 2 metres away (or 1m+ in some locations), ensure you wash your hands regularly and as hard as it may be to do so, avoid close contact with other mourners. Care should still be taken that those attending are not in any of the high-risk categories and are not self-isolating.

Will the funeral be delayed because of Coronavirus?

We are continuing to work towards ensuring that all funerals take place as soon as possible, so dependent upon the service chosen this will reduce the options in the day and time of the service.

The date and time of the funeral will be agreed during the arrangement process, we are sorry but due to the potential of a significant increase in funeral volumes by way of a 'second spike' this is the only way we can manage our responsibilities during this pandemic.

Can I delay a funeral for a later date, when the government restrictions have been lifted?

No, we are not postponing or delaying any funerals. We are working towards ensuring that all funerals take place as soon as possible.

Are there any restrictions on the type of funeral for someone who's died from coronavirus?

There are no restrictions that prevent someone who has died from coronavirus having a funeral whether that's a cremation or a burial.

What should I do if I want a 'Memorial Service' or 'Service of Thanksgiving' at a later date?

We are extremely keen that the opportunity to remember your loved one is not lost with the current situation.

For client families that have chosen from our Traditional Funeral Service option then we will help those clients to arrange a local remembrance service on a mutually convenient date and time once we are back to 'normal'. This will include us making all the necessary arrangements and liaising with third parties on your behalf, offering advice and guidance, organising personalised items such as the printing of stationery, ordering of flowers etc. and if required attending the service with or without the cremated remains (if applicable).

For our clients who have opted for our Unattended or Basic Funeral Service there will be a supplementary charge of £200, payable at the time of making the arrangements for the remembrance service to cover the aforementioned.

A free virtual memorial has been set up for all those in the United Kingdom visit www.remembered2020.uk

Can I still follow religious customs?

We need to follow government advice, but we are here to help and will guide you through the options and choices available, your Personal Funeral Arranger or Community Funeral Director will be able to advise on specific rituals and customs.

What should I do if I can't afford to pay for the funeral?

We understand that a funeral can be an unexpected cost. We know that money can be difficult at this time so please do not hesitate to speak to us about ways to keep the cost down. We are here to help.

The National Association of Funeral Directors (NAFD), of which we are an active member, has been in discussions with the Department for Work and Pensions (DWP) about the **Social Fund Payment** to see how it can be adapted to work more effectively during the pandemic outbreak. Once we have further guidance from the DWP we will update these FAQ's.

Have your funeral costs increased because of Coronavirus?

No, all of our prices for funerals and pre-paid funeral plans remain the same as they were before the outbreak of Coronavirus.

What should I do if I have difficulty paying for a funeral plan?

If you already have one of our funeral plans and are struggling to pay for it, please contact us and we can discuss all available options with you. We are here to help.

Can I still buy a funeral plan?

Yes, you can, go to our website and read / download the brochure, complete the application form and send it to us at our usual address contained within the paperwork.

What if items in my funeral plan are no longer available due to coronavirus?

The situation is changing regularly and if there are limitations to the services we can offer or the products that we are able to supply on our **Heart of England Co-operative Society** plans, then we will of course work with you and / or your nominated beneficiary to address this.

For our plans we will calculate a refund value based on the historic value of the item/s that we are currently unable to provide in line with the original request, due to Government regulations or specific changes to the way funerals are performed.

We will work forwards from the date of the plan being taken out, or the date of the product or service being added to your plan by using the RPI data from the Office for National Statistics to calculate a current value. That current value will become the refund value and will be paid directly by BACS to yours or the nominated beneficiary's bank account within 7 to 10 working days of the calculation.

Plans held with other providers may be subject to their own stipulations and it is always best to go back to the original plan provider for guidance on their refund policy at this time.

This interim process does not effect your ability to cancel your **Heart of England Co-operative Society** plan, it merely serves to enhance your protection should you have one of our funeral plans redeemed and items within the plan are unable to be supplied due to the ongoing Covid-19 pandemic outbreak.

Please remember that we are here to help, support and guide you through these difficult times.

If you have any questions, please do not hesitate to call us.

You can find the latest government health guidance on coronavirus on the NHS website.

