

Terms and Conditions (January 2023)

Otter Valley Funerals is committed to providing clear information regarding our prices, and our procedures for issuing estimates and invoices. Copies of our price lists are available on request and on our website www.ottervalleyfunerals.co.uk

Provision of Estimates:

Otter Valley Funerals will provide an itemised estimate of our own professional charges and third-party fees (disbursements) during, or as soon as possible after, making funeral arrangements; as well as a written confirmation of funeral arrangements.

The Funeral Instructor will be required to sign this estimate as a formal instruction for us to proceed with the funeral, accepting full responsibility for payment of the final funeral invoice and as acceptance of these Terms & Conditions.

Copies of the signed estimate and of these Terms & Conditions will be provided to the Instructor. After the estimate has been signed, if additional services are requested that will incur extra costs, this will be communicated to the Instructor and confirmed in writing (usually via email) at the earliest possible opportunity.

Payment of Third-Party fees:

For all other funeral arrangements, we ask that all Third-Party costs (disbursements) be paid in advance of the funeral taking place.

Prompt-Payment discount We offer a discount of £50 which is deducted from our Professional Services Charge if the funeral is paid in full prior to taking place. This Prompt-Payment Discount does not apply to our 'Direct' and 'Simple' funeral service packages, nor to any pre-paid funeral plans.

Direct and Simple Funeral Services:

As detailed on the respective specifications for these economical services, payment will be required prior to the funeral taking place. Where a Direct Cremation Service is being arranged by telephone, e-mail, or post, and without the instructor being present, payment will be requested in full, and prior to collection of the deceased from place of death.

Invoicing and payment:

Otter Valley Funerals will carry out the funeral arrangements as agreed by the confirmation & estimate, and then issue the Instructor with an invoice for payment of any outstanding amount within 5 working days after the funeral.

Payment is due within 28 days of the invoice date. We are pleased to accept the following payment methods:

- Card payment.
- Bank transfer – account details are provided with our invoice.
- Cash or Cheque (made payable to Otter Valley Funerals).

Please note that at all times Otter Valley Funerals Reserve the Right:

- To request a deposit for third-party fees, and to cover any bespoke services such as hire of specific transport or purchase of premium coffins/services.
- To charge interest at 2% per month on balances that remain unpaid after 28 days.
- To refer any account balance outstanding after 90 days to a third-party debt collection agency. The instructor may then also become liable for any legal and court costs incurred due to non-payment.

DWP Claims:

If you intend to make a claim for assistance from the Department of Work and Pensions, please note that stringent rules apply as to the amount of help available. It is essential that you notify us of your intention prior to signing our estimate. Please talk to us, in confidence, for guidance.

Right to cancel (Arrangements made in the client's home only)

You have the right to cancel the contract if you wish. This right can be exercised by sending or taking a cancellation notice to the funeral director at any time within the period of 14 days starting on the day of the arrangement. The right to cancel can be lost during the cancellation period if the service is provided in full before the 14 days elapses. Where applicable, payment may be required to be made in respect of any services carried out or disbursements paid once the performance of the contract has begun and prior to the cancellation notice being received. If you wish to cancel the contract you must complete the section below and return to the address shown within 14 days.