

## **Ultimate Owner**

**Mrs. Inez Belsey (Née Palmer)**

## **Disclosure of Interests**

We, H. R. Palmer Limited, have no connection with any other Firm/Business/Company or Charity.

We have no business or financial interest in a price comparison website which compares Funeral Directors Services and/or Crematorium Services and their respective prices.

We do not give gratuities or incentives to any parties connected with the Funeral industry.

# H. R. Palmer

## Business Terms and Conditions

### Professional Services

All arrangements in connection with the funeral, assistance and advice in all matters relating to the funeral, attending to all documentation, attendance of funeral director and four pall bearers. We can provide additional pall bearers, if necessary, at an extra cost. Family may wish to provide their own pallbearers, if this is safe to do so, we will assist you throughout but cannot take any responsibility if the family bearers injure themselves. Care of the deceased and use of the Chapel of Rest. Provision of Motor Hearse and Limousines, if wished.

### Payment of Account

H. R. Palmer operates a pricing policy in compliance with the Code of Practice of the National Society of Allied and Independent Funeral Directors. Our Price List provides clients with a full and detailed explanation of our charges as required by the Code. In addition to our charges, disbursements must be paid to Doctors, Ministers of Religion, Civil Celebrants, Cemeteries or Crematoria.

When we make the funeral arrangements you will be given an estimate of all charges incurred, to provide the service you have requested.

We ask for you to sign this to form a contract:-

1. Agree the arrangements made.
2. Agree consent that you accept the charges and that **you** are liable for payment of the account when submitted (which may include additional costs incurred as a result of any changes to the initial instruction).
3. Confirm that you have read and understood our Terms and Conditions.
4. Confirm that you have read and understood our Privacy Policy.

We will ask for a deposit to cover Disbursements (usually around 35% of the Estimate). Where the total estimate account for services requested by you is deemed excessive, you may be asked to pay a larger deposit.

The account is usually sent 7-10 days after the funeral. If wished, the account may be forwarded to your solicitor or bank.

We give 4 weeks from the date of the Account for it to be settled.

If, when you receive our invoice, you need more time because of waiting for insurance, Probate etc please let us know. If, however, we do not hear from you after 4 weeks and we have had no response to our telephone calls and letters, we will start legal proceedings, the costs of which will be added to the outstanding account.

**The customer shall be liable to pay all costs, fees, disbursements and charges including legal fees and costs reasonably incurred by us in the recovery of any unpaid invoice.**

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. Please talk to us, in confidence, for guidance.