

Consumer Protection Tips for **Funeral Planning**



1 Plan ahead to avoid decisions made under time pressure.

- Discuss preferences with your loved ones.
 - LifeSG (<https://www.life.gov.sg/pages/EbR1nJj9/legacy-planning>) is a useful resource to explore and consider how to start planning yours or your loved one's end-of-life matters.
- Find out about religious practices (if any) and mandatory requirements (such as the necessary permits to apply for).
 - National Environment Agency's website (<https://go.gov.sg/arrangingfuneral>) contains information on the permits required for funerals of different durations and funerals held at different locations.
- Consider different funeral products (i.e. funeral goods and services) or packages offered by Funeral Service Providers (FSPs) before deciding what to buy.
- Consider if you should be making prepayments for funeral products or packages. When doing so, you should consider your own financial circumstances, the length of time between purchasing and when the funeral products or packages bought may be required, and whether the FSP is likely to be able to fulfil them when the time comes.



2 Ask the right questions by using the A.S.K. a Funeral Service Provider Checklist (refer to back page).



3 Adopt best practices to protect yourself and your loved ones.

- **Clarify what you are paying for:** Clarify phrases such as "one-stop service" or "full package" so that you know the funeral products that will be provided for the price you pay.
- **Check if all mandatory costs are included:**
 - Mandatory costs refer to items that must be purchased in order to carry out your preferred funeral arrangement. For example, if your preferred funeral arrangement is cremation, an unavoidable cost would be cremation fees which the FSP may or may not include as part of the package.
 - If a particular good or service is important to you, ask if it is already included in the cost quoted or if an additional fee must be paid.
- **Get it in writing:** Make sure that the funeral products that will be provided to you, the cost of these funeral products, any agreed arrangements and details that are important to you are recorded in writing.
- **Read the agreement or invoice before signing or making payment:** Ensure only funeral products that have been agreed on are included, and charged according to the agreed price. Do not make payment for items that were not provided or that were added without prior discussion or agreement. Seek clarification if the price charged is different from the agreed price.



A.S.K. a Funeral Service Provider Checklist

Ascertain and consider the wishes of the deceased and the deceased's family when making funeral purchases:

- ☐ Check if the deceased has left any instructions about preferred funeral arrangements and ensure these are communicated to the FSP. Some possible sources of information on preferred funeral arrangements could be LifeSG (<https://www.life.gov.sg/pages/EbR1nJj9/legacy-planning>), daily conversations the deceased had with loved ones, and written instructions communicated through a will.
- ☐ Appoint a decision maker to liaise with the FSP before, during and after the funeral.
- ☐ Set aside a realistic sum of money as a budget for the funeral.

Seek important answers from the FSP, so that you know what you pay for:

- ☐ Based on the given requirements and budget, what are the available funeral products or packages?
- ☐ What are the key funeral products that would be provided (whether as part of a package or otherwise)?
- ☐ What are the mandatory and optional costs? Are there any other extra fees/charges not included in the quoted price?
- ☐ How much would it cost to customise a funeral service offering?
- ☐ Are there available samples or pictures of the funeral products?
- ☐ Do I or my loved ones need to liaise with and make payment to any third-party vendors? If so, what are the products that I will need to pay for on top of what I will be getting from the FSP?
- ☐ What are the terms and conditions, including those regarding "no refund" or "no cancellation" policies?

Know useful sources of information you can refer to, so that you can make an informed decision:

- ☐ Seek recommendations from friends and family.
- ☐ Consider publicly available information on the FSP's track record, credentials, specialisation (e.g. religious rituals), product offerings, and prices. Consult FSPs to get relevant information and compare the prices and products offered by different FSPs.
- ☐ Check online reviews and the websites of FSPs.
- ☐ Check the Consumers Association of Singapore's Company Alert List to see if any FSP you are considering has received consumer complaints.

For more information, please refer to:



NEA's website on
post death matters
for funeral
arrangements



CCS Funeral
Services Industry
Report