

# Let's Talk

**Police  
Mutual**

**Funerals**

**May 2024**

Arranging a funeral can be a difficult, unfamiliar, and overwhelming process especially when you are grieving. Planning a funeral in the wake of losing a loved one can leave you feeling lost and exhausted.

The person who died may have left funeral instructions in their will or a letter about their wishes or discussed their preferences with their loved ones. They may have a prepaid funeral plan.

If there aren't any clear wishes, the executor or nearest relative will usually decide if the body will be cremated or buried and what type of funeral will take place.



## In order to help you organise a funeral, you may need to consider:

- Choose a funeral director
- Choose between burial and cremation
- Choose a burial site or crematorium
- Choose the location of the service
- Choose whether to arrange family viewing
- Plan and write an obituary
- Transportation for those attending funeral
- Send invitations to family and friends
- Choose a coffin/casket/urn
- Choose flowers and decide if these will just be from immediate family
- Choose a charity where donations can be given
- Choose an outfit for the deceased
- Pick a photograph to be shown at funeral and in the order of service
- Organise the order of service
- Choose the music
- Choose a eulogy, scripture and/or poems

When hiring a funeral director, its recommended that you choose a funeral director that have a code of practice, more details can be found here:

- [National Association of Funeral Directors](#)
- [The National Society of Allied and Independent Funeral Directors \(SAIF\)](#)

Funeral costs usually include:

- Funeral director fees
- Third-party costs, for example crematorium or cemetery fees
- Local authority burial or cremation fees

You can get quotes from several funeral directors to see what is available within your budget. Read more about funeral costs and how to reduce them [here](#).

If you're struggling to pay for the funeral, you can apply for a [Funeral Expenses Payment](#).



## Planning your own funeral

If you decide to make your own decisions about your own funeral, ensure you've shared this information with your family or friends, you've documented it and stored it in a secure place.

Funerals are expensive, making a plan to pay for your funeral will mean your family won't have to find several thousand pounds at a difficult time. There are different ways of doing this. Ensure your family know what type of funeral you'd like.

There are several ways you can pay for your funeral, you could use basic life assurance, a savings account, or a specific funeral plan or an over 50s plan.

Funeral plans and funeral insurance are two different ways of paying for part of a funeral in advance. So, when you die, your family will have less financial responsibility.

With a funeral plan, you arrange and pay for it in advance, either as a lump sum or by instalments. So, your relatives don't have to cover the full cost themselves. The plan won't usually cover everything that is needed for a funeral, you will need to check with the plan to see what is covered.

You can arrange a funeral plan for your own funeral or for someone else's, as long as the funeral will be held in the UK.

Funeral insurance policies are also known as 'over 50s plans'. Over-50s' plans are an insurance policy that will pay out a fixed sum towards the cost of a funeral when you die. They don't require medical underwriting, so poor health makes no difference to your pay-out.



Using the links below, you can find more general information about funerals:

- for England and Wales – visit [GOV.UK](https://www.gov.uk)
- for Northern Ireland – visit [nidirect](https://www.nidirect.gov.uk)
- for Scotland – visit the [Scottish Government website](https://www.scottishgovernment.gov.uk)

**Police  
Mutual**

**For more information about the products and services available from Police Mutual:**

**Call us 0151 242 7640**  
**Visit [policemutual.co.uk](https://policemutual.co.uk)**

**We're open from**  
**9am - 5pm Mon - Fri**