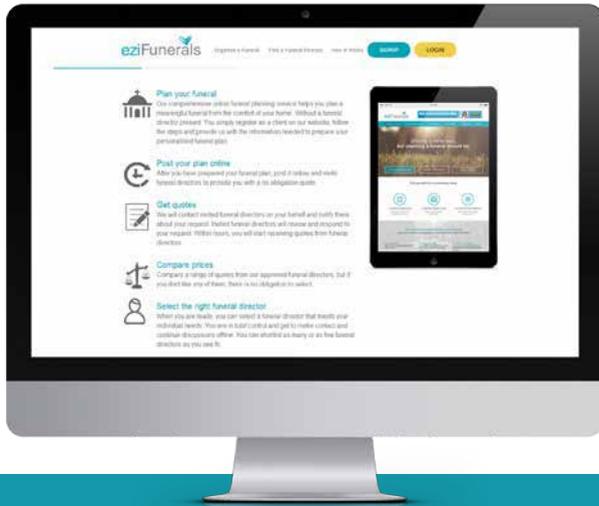




Funeral Price Comparison Guide



About eziFunerals



This guide has been prepared to help you compare funeral quotes and prices before selecting a funeral director.

The death of a loved one is one of the most traumatic experiences any of us will ever have. By asking the right questions, comparing prices and services, and making informed decisions, you can make arrangements that are meaningful and control the costs for yourself and your family.

eziFunerals is Australia's first fully integrated self-help company that supports individuals and families cope with end-of-life care, death and funerals.

We are an independent, Australian-owned and operated company, and are not a subsidiary of any other corporation. We are not part of any other funeral company. Our mission is to be the best e-funeral website that supports individuals and families cope with death and end-of-life decisions.

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Why compare funeral prices?

Consumer surveys show that most people don't compare prices from funeral directors - they pick the funeral director closest to them, or the one their family has always used. Neither of these criteria tells you whether you're getting good value.

The cost of a funeral can vary significantly depending on which funeral director you use and the type of services you choose. Different funeral directors can charge different amounts for the same service. So it pays to do your homework!

Shop around for the **best funeral** at the **best price**

Our research shows that customers can save money by shopping around for funeral services. However, when customers do decide to shop around, they are not in a position to compare prices and are not aware that several funeral operators may be associated with the one parent company. Customers are often soliciting quotes from branches of the same company without their knowledge.

After a death, it may be emotionally difficult for you to 'shop around' for funeral services, but it makes sense that you should apply the same techniques used with any other major purchase. So try and get more than one quote from different companies and compare costs.



Get quotes and compare prices

Most funeral directors don't provide an itemised invoice for the cost of a funeral. This makes it hard for you to compare quotes and avoid being over charged for things you never asked for, don't want or need.

Although many funeral directors offer various "packages" of commonly selected goods and services that make up a funeral, you do not have to accept a package that may include items you do not want or need.

Our eziFunerals online planning service helps you get quotes so you can compare prices from approved funeral directors. Simply purchase one of our online funeral plans today and invite funeral directors to quote on your funeral plan.



How do you choose the right quote?

We help you compare prices and select a funeral director that best meets your needs and circumstances.

When you get a number of funeral directors competing for your funeral you'll want to make sure you select a funeral director who'll give you value for money and who you are comfortable with. Be clear about how much you are prepared to pay. If a funeral director can't meet your price, shop elsewhere.

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Understanding Funeral Costs

Quotations from funeral directors are often presented in three parts:



Funeral Director (Professional) Fees

Professional fees are usually not itemised in the quote from the funeral director. These fees cover the services funeral directors provide using their own resources.

Generally these tasks include collecting, transporting, and preparing the body, and providing chapel or viewing facilities as well as staff, a hearse and mourners' cars.

This cost also includes the 'organising' they do on your behalf, such as speaking with clergy, organising the cemetery or crematorium, arranging for medical or death certificates and ordering flowers and placing obituaries.

The fees will vary according to which funeral director you use and the level of service you choose.

Coffins and Caskets

Coffins are usually less expensive than caskets. Coffins and caskets with more elaborate fittings, linings and timbers are more expensive.

Some funeral directors allow you to provide your own coffin direct.





Calculating the actual cost of the funeral

Disbursements

A disbursement is a fee charged by a third party which the funeral director pays on your behalf. Necessary disbursements include the fees charged by a doctor for medical certificates and permits or fees charged by a cemetery or crematorium.

Other disbursements may include newspaper notices, flowers or refreshments you have requested. The funeral director should only pass the actual cost on to you.

Remember that you will be charged for each and every service you agree to use.

The following Checklist will help you compare prices from the different funeral directors you have invited to quote on your funeral plan from our website.

The invited funeral directors should give you an itemised quote for the total cost of the funeral goods and services you have selected in your funeral plan.

If the funeral director doesn't know the cost of the disbursements at the time, he or she should give you a written estimate in "good faith".

Make copies of the following checklist to compare quotes from individual funeral directors.



Funeral Price Comparison

Checklist

Date of Quote: _____

Funeral Director: _____

Business Name: _____

Address: _____

County/State/Province: _____

Postcode/Zip: _____

Country: _____

Telephone: _____

Work: _____

Mobile: _____

Email: _____

Website: _____

Notes: _____

Funeral Director (Professional) Fees

Basic Services of a Funeral Director and staff \$ _____

Transfer of the Deceased to the Funeral Home \$ _____

Other Preparation of the Body

1. Cosmetic Work for Viewing \$ _____

2. Washing and Disinfecting Un-embalmed Remains \$ _____

Embalming (if applicable) \$ _____

Use of Facilities and Staff for Viewing \$ _____

Use of Facilities and Staff for Funeral Ceremony \$ _____

Use of Facilities and Staff for Memorial Service \$ _____

Use of Equipment and Staff for Graveside Service \$ _____

Hearse \$ _____

Limousine \$ _____

Additional vehicles \$ _____

Receiving the Deceased from another Funeral Home \$ _____

Weekend or public holiday fees \$ _____

"After hours" transfer fees \$ _____

"After hours" rosary, vigil prayers or viewing fees \$ _____

Travel outside funeral directors operating area \$ _____

Media (DVD) Presentation \$ _____

Marquee hire \$ _____

Grave marker \$ _____

Urn \$ _____

Courier fees \$ _____

Administration fees \$ _____

Other \$ _____

Total Funeral Director (Professional) fees \$ _____

Coffins

Custom Wood Coffin \$ _____

Customwood is produced via a manufacturing process whereby wood fibers are pressed into a smooth board. Without the grain of natural timbers, customwood coffins are either painted or covered in a timber veneer to enhance their appearance.

Solid Timber Coffin \$ _____

Solid timber coffins are made from natural timber.

Particleboard Coffin \$ _____

Particleboard is produced via a manufacturing process whereby wood chips are pressed into a sheet of board. Without the grain of natural timber, particleboard coffins are either painted or covered in a veneer of timber or paper laminate.

Caskets

Solid Timber Casket \$ _____

Solid timber coffins are made from natural timber.

Metal Casket \$ _____

Metal caskets are specifically designed for burial, whilst remaining strong, sturdy and corrosion proof. The most popular metal caskets come in 18-20 inch gauge steel. Premium metal caskets come in stainless steel and copper

Environmental Options:

Eco Coffin \$ _____

Re-useable (Rental) Casket \$ _____

Re-useable Coffins \$ _____

Some companies can rent a coffin for the funeral. This comprises of a normal looking coffin shell with a chipboard box inside. Only the chipboard box is cremated or buried. The outer coffin shell can be kept and hired for re-use.

Disbursements

Medical certificate of death \$ _____

(only if charged by the GP)

Death and funeral notices \$ _____

Cemetery fees \$ _____

Crematorium fees \$ _____

Cremation permit \$ _____

Celebrant fees \$ _____

Clergy (Donation) \$ _____

Flowers \$ _____

Music \$ _____

Funeral stationery \$ _____

Funeral releases \$ _____

Musician and singers \$ _____

Catering \$ _____

Venue hire fees \$ _____

Other \$ _____

Total Disbursement Items \$ _____

TOTAL COST OF FUNERAL ARRANGEMENTS \$ _____

(including all professional fees, coffin or casket, and disbursement items)

Notes:

Descriptions of Common Funeral Items and Products

Burial Clothes Cost

It is important to some families that their loved one's body be dressed in new clothes for the viewing, funeral and disposition. Some funeral homes offer special burial clothes designed for this unique wardrobe function. Complete outfits can be purchased including burial underwear and burial shoes.

Burial Vault Costs

In some countries, cemeteries require that caskets be buried in an outer container also known as a grave liner or burial vault. Burial vaults are big, heavy duty rectangular boxes typically made of concrete; some are made from metal (steel or bronze) and some from composite plastic. All are made to last forever. Most have at least 100 year guarantees. Burial vaults are an industrial strength casket for the casket.

Burial Shroud Cost

Burial shrouds have been around for thousands of years. Traditionally, they are a long length of fabric that is wrapped around the body. A number of companies are creating burial shrouds that are constructed to surround the body. These shrouds will often contain a series of fabric handles for three or four people to use to move the body.

Caskets and Coffins

Coffins and caskets are one of the most expensive items for any funeral. A coffin has a familiar shape and widens out from the top and narrows toward the feet. The lid also comes off with a coffin.

A casket is shaped with straight sides and has a hinged lid. Most traditional caskets and coffins are made from wood or metal. Wood caskets and coffins range from simple plain - pine-boxes to ornate mahogany. Likewise, metal caskets vary from 18 gauge steel to copper and bronze. Some cardboard/ fibreboard caskets are made to resemble wood others are personalized with pictures enlarged and wallpapered onto the casket itself.

Clergy/Celebrant Fees

A clergy or celebrant officiates the funeral ceremony. A funeral is not a legally sanctioned ceremony and does not require any special qualifications for the officiate. Clergy are ordained by a religious denomination whereas a celebrant might not have any religious affiliation but may have training on ceremony and how to prepare a eulogy. To plan and prepare for the service, clergy/celebrants often meet with the family a day or two before the ceremony. Sometimes the clergy/celebrant will present a eulogy based on interviews with the family and friends.

Death Certificate Fees

The Medical Certificate of Cause of Death (the 'death certificate') is an important legal document. The completion of a death certificate by a medical practitioner is a vital part of the notification process of a death to the Registrar of Births, Deaths and Marriages in the relevant state or territory. It enables an authority to be provided to the funeral director to arrange disposal of the body. Not all medical practitioners charge a fee for this certificate.

Embalming Fees

Embalming involves draining a body of fluids and replacing them with a mix of chemicals such as formaldehyde, methanol, ethanol and other solvents to temporarily preserve the body for viewing.

Flower Costs

There are two floral arrangements unique to funerals the casket spray and the standing easel display. A casket spray is a cascading assortment of flowers that rests on top of the casket. A standing easel display is an arrangement of flowers attached to a free standing easel. Often the easel flowers are arranged in a wreath or heart shape. The standing easel display is commonly set up next to the casket, urn or a tribute table. Urns are sometimes decorated with a small floral wreath or garland.

When ashes are scattered on water, sympathy wreaths, loose flowers and flower petals are often tossed onto the waters surface. The price for flowers depends on the quality and quantity of flowers. Carnations and daisies cost less than roses.

Funeral Ceremony Fee

The funeral ceremony fee is the charge for coordinating and supervising the funeral arrangements and assisting with the ceremony. Most funeral homes charge the same amount for a funeral ceremony at their facility as they charge for a ceremony held elsewhere like at a church or other place of worship. Some funeral homes charge more for funerals held on a Saturday or Sunday.

Funeral Printed Program Costs

Funeral homes often can order printed programs through an outside vendor or they can use their own copier to create the programs. High quality and affordable copiers have resulted in a number of small independent funeral program companies that operate over the internet.

The price goes up with the quality and quantity of the printed materials. Many funeral homes also offer other printed materials such as prayer cards, book marks, acknowledgement cards, pallbearer cards and thank you cards.

Grave Markers, Monuments and Headstones

Three names are used to describe the stone or metal sign used to indicate who is buried in a grave - grave markers, monument and headstones. There is inconsistency in what names describe what type of sign. Typically, grave markers lie flat on the ground and are made from granite or bronze. Typically, monuments are upright off the ground granite or marble statues often rectangle in shape.

Cemeteries often sell markers, but you can also buy them online. There are additional fees associated with each marker - the engraving fee, delivery fee, foundation fee and installation fee. By the time the monument is in place you will likely have spent several thousands of dollars.

Grave Plot Costs

There is a huge range in prices for grave plots. Like all real estate the key to price is location, location, location. Often public cemeteries owned by the government are a little less expensive than private cemeteries

Graveside Service Fees

A graveside service is a brief ceremony at the cemetery next to the place of burial. The funeral home coordinates the delivery of the casket to the cemetery and oversees the ceremony at the cemetery. The funeral home's basic services fee is added to the cost of the grave side service. Additional fees may be incurred for a tent, chairs, Astroturf around the grave site and any other extras such as release of doves, musicians or a clergy/celebrant.

Grave Site Set Up Fees

Cemeteries and sometime funeral homes charge a fee for preparing the grave site with Astro Turf, folding chairs and other accessories for a grave site service. Ask about this fee so you're not surprised by an unexpected bill for several hundred dollars.

Guest Register Book Costs

A guest register book is a special book for guests attending the viewing or funeral to sign their name and perhaps write a short condolence.

Hearse or Funeral Coach Fees

The hearse is a special car used to transport the body to the cemetery and usually leads the funeral procession.

Limousine or Lead Vehicle Fees

Family and close friends sometimes want to ride together from the ceremony site to the grave site in a chauffeured limousine. Limousines come in different sizes.

Musician Fees

Soloists such as bagpipers, vocalists, and harpists typically charge by the hour but some may price by a flat fee or by the number of songs performed. Often musicians will include a travel fee. The more impressive the musician's professional credentials the more they are likely to charge.

Obituary Costs

Some smaller local newspapers publish obituaries for free. Larger newspapers usually require a significant fee to publish an obituary or death notice. Most newspapers charge by length of the obituary and charge extra for a picture. Online obituaries are available from a number of websites. All of the major papers are affiliated with the Legacy.com web service. Most papers will publish newsworthy obituaries (deaths of public figures, prominent locals and celebrities) for free. Some newspapers publish death notices for free. Death notices are a limited number of lines and briefly announce the person's birth and death dates, no biographical information or picture are included.

"Other Preparations" Fee - cosmetology, dressing, casketing, hairdressing

The funeral home staff prepares the body for viewing and visitation by applying makeup, dressing the body in clothes, placing the body into the casket and styling the body's hair.

Storage and Refrigeration Fees - "Custodial Care" or "Shelter of Remains"

Some funeral homes have a daily charge for storing the body even if it is embalmed. Some funeral homes price this fee on a per day basis others price it as a lump sum amount for a set number of days.

Temporary Burial Markers

Temporary burial markers mark the location of the grave pending a permanent marker or headstone.

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Transportation of the Body to the Funeral Home Fee - “Removal” or “First Call”

This is the funeral directors fee for picking up a body from a private residence or hospital and delivering it to the funeral home. The quoted fee is usually based on transporting the body no greater than 25 kilometres. Ask what the removal fee is for a particular location. It can be more expensive to pick up a body from a private home because two staff members are necessary for this type of removal. After hours removals can also be more expensive.

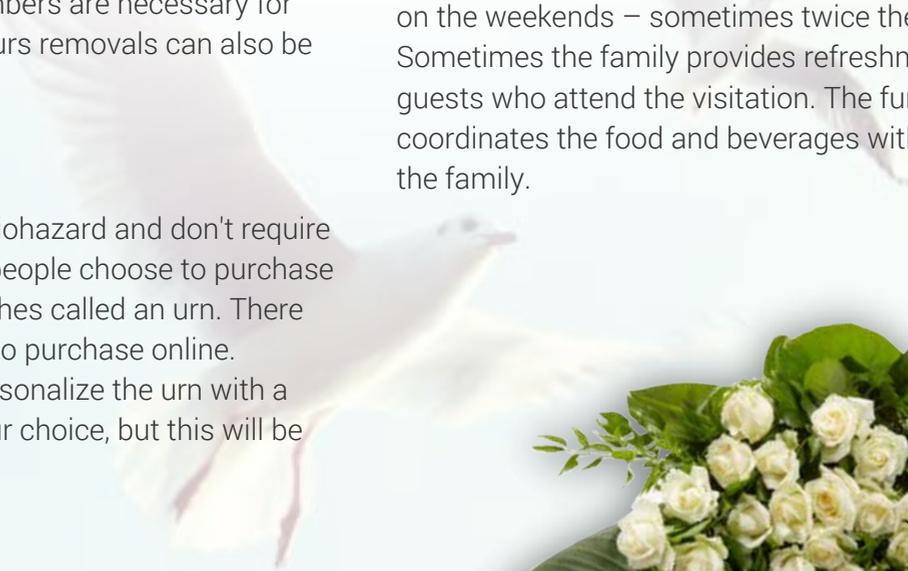
Urns

Cremains (ashes) are not a biohazard and don't require any special container. Most people choose to purchase a special container for the ashes called an urn. There are countless urns available to purchase online. Engraving is an option, to personalize the urn with a name, a date, a phrase of your choice, but this will be an additional charge.

Viewing or Visitation Fees - funeral home facility and staff Fee

All funeral homes provide the family and friends the opportunity to see the body one last time before final disposition. The body may or may not be embalmed. The funeral home sets up the viewing and reception area with displays of floral arrangements provided by the family or friends.

The funeral home supervises the viewing and reception. Often funeral homes will charge more for viewings on the weekends – sometimes twice the weekday fee. Sometimes the family provides refreshments for guests who attend the visitation. The funeral home coordinates the food and beverages with a caterer or the family.



For more information or assistance
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