FUNERAL INSURANCE SCHEME

The Scheme provides the following benefits:

1) EXPENSES COVERED:

- Doctor's fee for certification of death;
- The undertaker's basic funeral charge, including coffin and hearse;
- Charges for cremation or interment;
- A burial plot – but only if at Long Ditton Cemetery.

2) SUPPORT AND SERVICES

- The scheme designates an approved undertaker who is able to properly assist with a Jewish funeral.
- The KLS Rabbi provides pastoral support and advice to the member and the member's family.
- The funeral director can provide ongoing advice and assistance, primarily:
  - Liaising with the approved undertaker to ensure safe removal and good care of the body;
  - Liaising with the doctor and arranging of the death certificate;
  - Liaising with hospital, hospice, coroner, as appropriate;
  - Liaising with the crematorium or cemetery; arranging the funeral;
  - Being a point of contact for the family.
- KLS provides a service leader, if the family wishes: for funeral prayers, for burial, for *shiva* prayers, and
- for a later stone setting.
- The KLS building is available for prayers and may be used, without hire charge, for a reception if not already in use at that time.

3) THE SCHEME ALSO PROVIDES

- EITHER the cost of a plot in the KLS local cemetery and all burial arrangements OR the cost of a weekday standard cremation, and
- The cost of a basic funeral in any location bounded by the M25, to include: provision of a hearse, removal of the body as necessary, last rites and costs of sexton and gratuities.

NOTES

A) The terms of the Scheme may be varied at any time by the Council of KLS.

B) Normally, burial is in depth with the spouse. If this is not acceptable, the cemetery authorities may agree to reserve a neighbouring plot on payment, in advance, of their designated fee.

What benefits does the KLS scheme NOT provide?

Families may wish for funeral arrangements additional to what is listed above. The KLS scheme will try to accommodate these additional arrangements wherever possible, but the additional cost must be paid for by the family.

Examples could include:

A Rabbi other than the KLS minister
Burial not at Elmbridge
Mourners' cars
Flowers
Additional bearers
Catering costs/other expenses of a reception at KLS
Larger coffin or special coffin
Special Dressing
Tahara
Headstone;
Burial of cremation ashes & or plaque
Extra mileage costs
Adjacent burial plot for spouse (see B) in above NOTES
Additional costs incurred due to the funeral being outside the M25