



## What We Offer:

### TERMS AND CONDITIONS

#### Payment of account

IC & SM DAVIES Funeral Directors 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, Minister of Religion, Cemetery or Cremation fees and such like.

When the funeral plans are completed, you will be given a written estimate of all the charges incurred by the service you have requested. **Where the total estimated account is deemed excessive you may be asked to make an interim payment.**

We ask for this estimate to be signed as consent that you accept the charges and will be liable for payment of the account when submitted.

We reserve the right to add interest on all outstanding accounts at 5% per month on accounts that remain unpaid after 28 days and any legal and court costs incurred due to non-payment.

If, because of your circumstances, you have 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.

#### Right to cancel (Arrangements made in the client's home only)

You have the right to cancel the contract if you wish. This right can be exercised by sending or taking a cancellation notice to **IC & SM Davies Funeral Directors** at any time within the period of 14 days starting on the day of the arrangement. The right to cancel can be lost during the cancellation period if the service is provided in full before the 14 days elapses.

Where applicable, payment may be required to be made in respect of any services carried out or disbursements paid, once the performance of the contract has begun and prior to the cancellation notice being received.

