

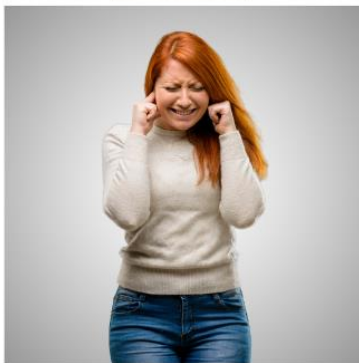
How to Arrange a Funeral and The Costs Involved



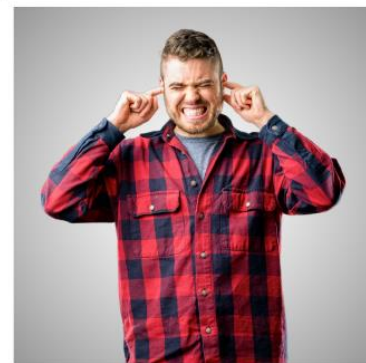
We know it is not an easy subject to talk about.



But death is something we will all have to face.



Now is the time to plan for the financial costs of your funeral.



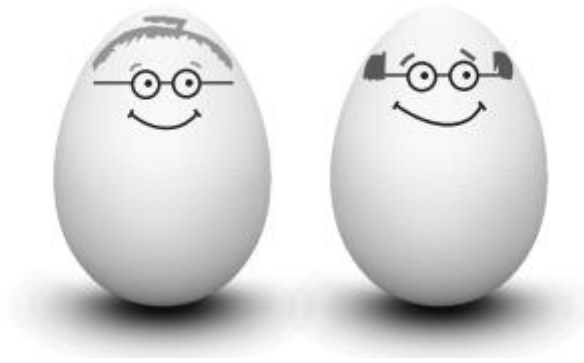
To learn more about our benefits available for members to help ease the financial burden of a funeral, call or click today:

Call - 01 8411 348

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We don't like talking about Funerals, but we do a great job of giving our loved ones a great send-off when the time comes. According to most Statistics, women live longer than men so when it comes to death, it's often up to them to sort things out, like funeral costs.

LIFE IS FRAGILE



A basic Irish funeral can cost anywhere from €2,950 to €7,500 and more, according to a 2018 review by insurer Royal London. Having to purchase funeral items and services while grieving is hard. Pricing is something no one really talks about. Two-thirds of people underestimate funeral costs, according to the Royal London survey, so the bill can be a shock for most families, especially if it is their first funeral to arrange. Thinking ahead can make decisions easier and avoid unnecessary expenditure.

Arranging a Funeral

Some funeral directors advertise package prices, with a coffin price embedded in that. It can be hard to get a specific unit price for a coffin, but one made of less expensive wood with a flat lid and plain sides will be less costly. The more expensive the wood and fitting the higher the price. It is very hard to make these discussions at a time when you are most vulnerable.

All families are different, and their choice varies. We all want to do our best, but it is always worth asking yourself, what would your loved one want? However, you do have to be conscious of cost. Aside from burial and cremation-related costs, others can include newspaper notices from €230, flowers from €60, organist from €125, soloist from €125 and a church offering from €200+. If you choose a civil celebrant to create and deliver the service, expect to pay from €250 for €300.



Burial is more expensive than cremation. Stating your preference in advance, and discussing that of your loved one, may save unnecessary spending while ensuring last wishes are carried out. The cost of memorial cards and a headstone will fall later, with headstones costing between €1,500 and €4,000 depending on the style.

The Plot

Choosing burial can pay a premium, particularly in Dublin. A single plot can range from €2,900 to €16,000. The prices do not include interment fees of €1,000. If you want to place your loved one's ashes in an existing grave and have them registered, this can cost €500+. A foundation for a single headstone with kerbing is €420. A plot down the country by comparison is €350. So, it may pay to go back to your hometown if possible.

Cremation is becoming increasingly common – Cremation now equates for 40% of funerals in Dublin, though less common elsewhere. The Republic has five crematoriums and costs range from €450 to €745 in Cork. A standard urn and room hire for the service is included in the pricing at some facilities and not others, so that is also worth checking. Saturdays and bank holidays cremations can be up to €200 more. The interment of ashes at a cemetery can range from €280 to €2,270 for two spaces at Deans Grange.

Doing it Your Own Way

There are cost savings to be made. Have the wake in your own home for example. Using limousines provided by the funeral director is a discretionary cost, you can use your own car or get a family friend to drive their car. Embalming, while common, is optional and a reputable funeral director won't sell the service unnecessarily. Flowers from your own or a friend's garden will also save money.

Have a Funeral Plan

Many people have savings in their Credit Union set aside for their funeral cost. Some Credit Unions offer an additional Member Plan Death Benefit that can be purchased at a low cost.



If you are planning your own funeral, make sure your family are aware. Have some instructions as to how you might like to be buried, this can help your loved ones carry out your last wishes and ease their distress at a very difficult time. In addition to recording your preferences, it allows you to inform your loved ones about your financial arrangements and the location of important documentation.

A death in the family can bring economic disadvantage and can often leave a loved one in debt. The Credit Union is often the first port of call for those who do not have the means to bury a loved one, but a good plan can help avoid these costs. Make sure your family members know what you want or a trusted friend, don't leave it in your will as your request may only come to light after your dead and buried.

Life insurance

Where the deceased had life insurance but there is no remaining legal policy holder, families may find themselves having to pay the funeral bill in advance of a life insurance pay out, and claims can take a long time to pay out. Some Insurers, Credit Unions and Post offices will prepay a portion of life cover to alleviate funeral costs during the wait for probate. The person who produces the receipt or signs for the funeral cost, will normally receive the payment or the institution will pay the undertakers directly.

Funeral Plan/ Insurance

There are many types of Funeral plans and funeral insurance policies, also known as "over 50s" plans with An Post, Member Death benefit Insurance, Credit Union Life Saving Insurance, Death Benefit Insurance which can be free in some Credit Unions. Insurance products like these can take some pressure off the family when the time comes.

There are Funeral plan specific products also that go into more detail around the planning of your funeral, you can arrange and pay for your funeral in advance. You pay either a lump sum or instalments to the plan provider, or to a funeral director or into a nominated bank account. Before signing up to either a funeral plan or funeral insurance policy, ask about cancellation charges and what exactly will be covered. If you have already arranged and paid for your funeral, be sure to let your family or your solicitor know.

Bereavement Supports

Members on low income may be eligible for an Exceptional Needs Payment to help with funeral costs. Contact your local Department of Social Protection Intreo office where eligibility is decided on a case-by-case basis.

The Widowed or Surviving Civil Partner Grant is a once-off payment to widows, widowers or surviving civil partners with dependent children. The value of the payment is €6,000. Depending on your circumstances, you may be entitled to other benefits such as a widow's pension or the one-parent family payment. Your local Citizens Information or Intreo office can advise based on your circumstances.

The department will need to be notified if the deceased was getting a social welfare payment if you were claiming for them as a dependant or getting a carer's allowance to look after them. The payment won't be withdrawn immediately. In many cases, it will continue for six weeks following the death. Once you notify the Bank, Credit Union, and Post office etc, all funds are frozen until the probate is sorted or if there is a requirement to pay for the funeral.