

## 1 A guide to organising funerals in NSW

---

This guide is provided to assist families who are organising a funeral 'at need' (when someone has passed away). Because people can be unfamiliar with the process, they may not know their options, and because they are short on time they might rush into selecting a provider that they later find out doesn't meet their needs.

In this checklist we have attempted to provide the key steps in organising a funeral, identify options available, and the questions organisers should ask when arranging a funeral at need.

### Once someone has died

---

Depending on where and how someone dies the first steps may differ. Some faith and cultural groups have special requirements or a faster timeframe.

Some of these things can be done before someone dies, to make things easier at the time. Cemeteries and Crematoria NSW has provided a [checklist](#) to assist people who want to plan for after death.

Once someone has died, family members can choose to spend some time with the person. Before contacting a funeral provider to arrange transfer, it is important to ask some key questions, to make sure families don't pay unnecessary costs. This is a list of some key things to consider before contacting a funeral provider. Click on the steps on the left for more information about each step. You can record your notes on the right column to share with a funeral provider when seeking quotes.

## Checklist

**1. Find out [how long](#) the body can be kept at the location**

**2. [Call](#) a doctor/medical professional to certify the death.**

**3. Collect [key information](#) about the person**

Weight                      kg

Pacemaker YES/NO

Other battery powered devices / surgical implants? YES/NO

**4. Find out if the person [pre-arranged](#) their funeral or purchased a grave site**

Prepaid? YES/NO

Funeral Insurance? YES/NO

Funeral Bonds? YES/NO

If Y contact company

**5. Decide a [budget](#) for the funeral**

\$

**6. Consider what [type of service](#) you want and where:**

- |                                 |   |  |
|---------------------------------|---|--|
| <input type="radio"/> Burial or | <input type="radio"/> No Service No Attendance or | <input type="radio"/> Do you or other family members want a viewing before the service? YES/NO                                       |
| <input type="radio"/> Cremation | <input type="radio"/> Single Service or           | <input type="radio"/> Do you require the person to be transported to country, interstate or overseas?                                |
|                                 | <input type="radio"/> Dual Service                | <input type="radio"/> Place of worship / Community centre / Your own home / Funeral home / Cemetery / Crematorium / Not sure / Other |

**7. Consider [what activities](#) you could complete yourself. (activities marked with 'L' have legal requirements)**

- |  |  |   |
|--|--|---|
| <input type="radio"/> Register the death (L)   | <input type="radio"/> Conduct the funeral service or ask a friend or family member to conduct it | <input type="radio"/> Book a venue for the service                    |
| <input type="radio"/> Organise coffin (L)  | <input type="radio"/> Organise flowers   | <input type="radio"/> Book a venue for the wake                       |
| <input type="radio"/> Purchase a burial plot (L)                                     | <input type="radio"/> Organise memorial cards for orders of service                              | <input type="radio"/> Organise catering                               |
| <input type="radio"/> Organise a cremation directly with a crematorium (L)           | <input type="radio"/> Give a eulogy  | <input type="radio"/> Organise cultural or religious components       |
| <input type="radio"/> Keep the body at home until the funeral (maximum of 5 days, L) |  | <input type="radio"/> Wash and dress the body for burial or cremation |
|  |  | <input type="radio"/> Other   |

**8. Find some [funeral providers](#) in your area**

Provider 1:

Provider 2:

Provider 3:

**9. Call or visit 2 or more providers and get a quote for your chosen service and ask key questions**

Provider 1:

Provider 2:

Provider 3:

Spoke to:

Spoke to:

Spoke to:

Quote:

Quote:

Quote:

Other

Other

Other

**10. Choose a funeral provider**

**11. Arrange a transfer to funeral provider premises**

Date & time:

Mortuary address:

Other:

---

## Information about each step

---

### 1. Find out how long the body can be kept at the location

This can depend on where a person has died. If they have died at a hospital, there may facilities to keep the body for a few days. If they have died at an aged care facility, they may require the person to be transferred on the same day. If the person has died at home, you can decide if you want to transfer them into the care of a funeral provider or keep them at home until the funeral (maximum 5 days). If this is the case you can hire equipment to make sure the body of the person is kept at the right conditions.

### 2. Call a doctor/medical professional to certify the death

A death must be confirmed by a doctor and recorded in the Medical Certificate of Cause of Death. If the person dies in the [hospital](#) the team treating the person will complete this process. If the person dies at [home](#) their usual doctor should complete this paperwork. Some other professionals, such as a nurse or paramedic, may also be able to assist if the regular doctor is not available.

When a death happens in [unusual or suspicious circumstances](#), the police will need to be notified who may commence a coronial investigation.

### 3. Collect key information about the person

Before contacting funeral providers it is important to collect key information about the person. The way the body can be handled after they die will depend on things like the person's weight, whether they have any medical devices like a pacemaker or surgical implants.

### 4. Find out if the person pre-arranged their funeral or purchased a grave site

Before contacting a funeral provider try to find out if the person has prearranged their funeral or purchased a grave site. Details might be found at the person's home, or in the person's will. Department of Justice & Communities provides information about [searching for a will](#). NSW Fair Trading has information about different [prepaid funeral products](#).

### 5. Decide a budget for the funeral

This is a personal decision, families should consider who will be contributing to the costs of the funeral, however responsibility for [arranging](#) and [paying](#) for a funeral will fall to either the executor of the will or the next of kin.

When deciding the budget, consideration should be given to any prepaid funeral products (insurance, bonds or funeral plan, or life insurance) arranged by the person before they died. Money from the estate (e.g. the person's bank accounts) can also be used to pay for a funeral. Some people will also be eligible for [financial assistance](#).

### 6. Consider what type of service you want and where

You should think about whether you want to arrange a burial or a cremation, and whether you want to arrange a single service funeral, a dual service funeral or a no service no attendance funeral.

A single service funeral is held at only one location with the coffin present, (for example a service at a place of worship only, or a service at the graveside only).

A dual service funeral occurs at two locations with the coffin present, (e.g. at a service at a chapel followed (by a service at the graveside or crematoria).

A "No Service, No Attendance" or "Direct" burial or cremation does not have a funeral service component. The body will be collected and disposition (burial or cremation) will be arranged without any family

members present. If cremation is chosen, the ashes will be returned to the family. Families choosing this option may choose to arrange a separate memorial service, where the body isn't present.

The choice of service may depend on cultural factors and religious beliefs. Your choice may also depend on other factors such as budget or whether family members are able to attend. With this option, a family may choose to also organise a memorial service (a service where the body isn't present) separately or at a later time.

Consider what location you would like to have your service, e.g. place of worship, community centre, at a cemetery or crematoria, at your own home, at a funeral home, outdoors or somewhere else. These may be places that are significant to you or the person who has died. You may have a preferred cemetery that other family members are buried at.

Think about if there are any other things you or other family members would like a funeral provider to arrange, such as a viewing or vigil before the funeral, or transporting the person interstate, overseas or to another location.

## 7. Consider what activities you could complete yourself

Funeral providers can manage all aspects of the funeral or can assist with only some of the activities. There is no legal requirement to use a funeral provider in NSW. Some of the activities (those marked with "L" have legal requirements associated with them, the others are optional.

Consider what activities you think you could do yourself, this may include things such as:

- |  |  |
|--|--|
| <input type="radio"/> Register the death (L)   | <input type="radio"/> Organise cultural or religious components  |
| <input type="radio"/> Organise a cremation directly with a crematorium (L) or Purchase a burial plot (L) | <input type="radio"/> Book a venue for the service   |
| <input type="radio"/> Keep the body at home until the funeral (maximum of 5 days; L)                     | <input type="radio"/> Book a venue for the wake  |
| <input type="radio"/> Organise coffin (L)  | <input type="radio"/> Conduct the funeral service without a celebrant or ask a friend or family member to conduct it |
| <input type="radio"/> Wash and dress the body for burial or cremation                                    | <input type="radio"/> Give a eulogy  |
| <input type="radio"/> Organise flowers   | <input type="radio"/> Arrange a photo / video presentation   |
| <input type="radio"/> Organise memorial cards for orders of service                                      | <input type="radio"/> Religious or cultural practices  |
| <input type="radio"/> Organise catering  | <input type="radio"/> Other  |

Some funeral providers may not allow you to complete all activities yourself, others are more flexible in allowing family participation.

Legally required components of a funeral are:

- ▼ [Registration of the death](#) (only next of kin, funeral director, executor of the estate or solicitor acting on behalf of next of kin can apply for it)
- ▼ Providing a coffin for burial or cremation is required under the Public Health Regulation ([Part 8, clause 63](#)), unless approval has been given by the Secretary.
- ▼ Storing, handling and disposition of the body (usually this means burial or cremation) is regulated under the Public Health Regulation [Part 8, clauses 49 to 93](#). It also requires additional documentation for bodies that are to be cremated, as well as other requirements for bodies buried in a vault.

## 8. Find some funeral providers in your area

Search funeral providers that service your area. Some providers service large areas (e.g. all of Sydney, Newcastle, Central Coast). Look at the websites, compare their prices lists, and look at online reviews.

---

Funeral providers in NSW must provide certain price information on their websites and in their offices this is known as the [funeral information standard](#). Be aware that there may be other large costs not included on their price lists such as the professional service fee. We have also noticed that not all funeral providers in NSW are providing price information.

As for many other services there are also comparison websites for funeral providers, and reviews of previous customers which may provide you with more information about the company you are considering. When comparing quotes make sure you are comparing prices including GST.

Note that there are different types of funeral providers. Traditional funeral providers have an office and complete many of the activities 'in house'. Mobile funeral providers may not have their own premises, they might come to your home to discuss the arrangements and might contract services from other providers. Some providers are family owned, others are owned by larger companies. Some funeral providers are run by not for profit organisations. Think about what is important to you to help narrow down the list of options.

Many funeral providers are part of funeral director associations. Funeral director associations may do additional inspections or require members to be part of a code of conduct. If something goes wrong you may complain to the association the company is a member of. If they are not a member of an association you may make a complaint to consumer protection bodies such as [Fair Trading](#) or the ACCC.

## 9. Call or visit 2 or more providers and get a quote for your chosen service and ask key questions

Contact 2 or more providers and get a detailed quote. You may do this over the phone attend their office. Provide the key information about the service e.g. (items 4, 6 and 7) to help them provide an accurate quote. If you are attending their office you might want to take a support person, however this person should be someone you feel comfortable talking about financial matters with.

Some funeral providers may charge to provide a quote (this could be \$150-\$250), but will deduct this amount from the final cost if you choose them. You should ask about things that may be particularly important to you.

Ask key questions, for example:

- ▼ What are legal requirements and what is optional?
- ▼ What activities or products will they allow you to provide or organise yourself?
- ▼ Whether they will allow you to easily customise a package to remove or add components.
- ▼ Whether they will charge a fee if you decide to change funeral providers?
- ▼ Whether they are part of a funeral director association?
- ▼ Find out whether they will allow children to attend?
- ▼ Have they provided a quote that is itemised in enough detail?
- ▼ Do you know what other costs you will need to pay e.g. burial fees may need to be paid to the cemetery directly

## 10. Choose a funeral provider

Once you have found a funeral provider you feel comfortable with and they have provided you a quote you need to sign an agreement (contract) with them. NSW Fair Trading has some information about [contracts](#).

### **11. Arrange a transfer to funeral provider premises**

Make sure you know where the funeral provider will transfer and hold the body of the person until the funeral.