

Things to consider when arranging a funeral

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This guide is provided to assist families¹ 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 funeral provider that they later find out doesn't meet their needs.

Box 1 What is a funeral provider?

We use the term 'funeral provider' to describe a professional that arranges collection, transport, storage, preparation or embalming of bodies for the purposes of burial or cremation of bodies. Typically, they would also help to arrange a ceremony as well. Different business models are used in the industry, and these professionals might be known by different names including funeral directors, online only providers, death doulas or funeral brokers. These questions are relevant regardless of the type of professional used.

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

1 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.

The table on the next page lists 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: Things to consider when arranging a funeral

1. Find out **how long** the body can be kept at the location: _____

2. Ensure a doctor/medical professional has certified the death: Yes/No

3. Collect **key information** about the person

Height _____ cm Weight _____ kg
 Pacemaker Battery powered devices / surgical implants? Other
 Religious affiliations Yes/No Religion _____

4. Find out if the person **pre-arranged** their funeral, purchased a grave site or made other plans

Prepaid Yes/No Funeral Insurance Yes/No Funeral Bonds Yes/No body/organ donation Yes/No
 If Y contact organisation: _____

5. Decide a **budget** for the funeral: \$ _____

6. Consider what **type of funeral** you want and where:

Burial Cremation No Service No Attendance Single Service Dual Service
 Do you or other family members want a viewing before the ceremony? _____
 Do you require the person to be transported? country interstate overseas
 Where do you want to perform the ceremony? _____
 Place of worship community centre at home cemetery crematorium funeral home not sure other

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

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

8. Find some **funeral providers** that serve your area

9. **Call or visit** 2 or more providers and get a quote for your chosen type of funeral 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

Provider Name _____

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

Date and time _____
 Mortuary address _____
 Other _____

12. **Payment**

Final invoice received? _____
 Matches initial quote and any items subsequently agreed to? _____
 Payment options considered? _____

2 Information about each step

Each step in the checklist above corresponds to a section here with brief information about each of the steps. In some areas we have also provided links to other websites with more detailed information about the process.

2.1 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 be facilities to keep the body for a few days (maximum 5 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. There is no legal requirement to hold a funeral within a given timeframe, so families may choose to take some time before making arrangements, or to wait for other family members who may need to travel to the location of the deceased.

2.2 Ensure a doctor/medical professional has certified 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 registered nurse or paramedic, may also be able to assist to verify the death 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.

2.3 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 (such as transport and preparation for cremation) after they die, and the products used (such as coffins) will depend on things like the person's height and weight, whether they have any medical devices like a pacemaker or surgical implants or an infectious disease ([Public Health Regulation Part 8 clause 53](#)).

You should also collect identity documents (e.g. birth or marriage certificates etc) that contain personal details that will be needed for the registration of the death, such as name, any previous name, sex, date of death, date and place of birth, occupation, any pension details, marital status and previous marriage relationships, children and parent details and information from the death certification.

Other details such as the person's religion or cultural background will help when organising a funeral. Some religions have specific requirements when handling the body or preparing the funeral of an adherent. Some funeral providers only perform funerals for people of a certain faith.

2.4 Find out if the person pre-arranged their funeral, purchased a grave site or expressed other wishes

Before contacting a funeral provider try to find out if the person has prearranged their funeral, using a prepaid product, funeral bonds, had funeral insurance, purchased a grave site or made other arrangements such as a plan for body or organ donation.

Try to find out if the person expressed wishes about the type of funeral or funeral provider they wanted, whether they expressed a wish for burial or cremation or whether they wanted religious or cultural practices to be completed after their death. Details might be found in a letter of wishes at the person's home, in the person's will or in an [advance care directive](#). Department of Justice & Communities provides information about [searching for a will](#). NSW Fair Trading has information about different [prepaid funeral products](#). Prepaid products should be held in trust in case the original company no longer exists.

2.5 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 how it will be paid for. This could include 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](#).

2.6 Consider what type of funeral you want and where

There are two key components of a funeral, body disposition and ceremonial components.

Funeral organisers will need to think about whether you want a burial or a cremation, and whether you want a **'single service'**, a **'dual service'** or a **'no service no attendance'** funeral.

Burial and cremation are the two most common options for body disposition in NSW. There are other options allowed within NSW^a but there may be few providers or additional regulations.

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

^a Options include burial at sea with a permit ([Department of Agriculture, Water and the Environment](#)), burial on private land subject to land size, planning rules and permission ([Public Health Regulation, 2012, cl 66](#)), or alkaline hydrolysis ([Public Health Regulation 2012 cl 49](#)) while a legal option there are no or few providers in NSW at this time.

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

The choice of ceremony 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.

Consider what location you would like to have your ceremony, 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.

A "No Service, No Attendance" or "Direct" burial or cremation does not have a ceremonial 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 ceremony, where the body isn't present.

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 to country, interstate, overseas or to another location.

2.7 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 people prefer a funeral provider to complete all the arrangements, others may only use a funeral provider to assist with activities such as transport or basic mortuary services and choose to complete the other arrangements themselves.

Other options may be to engage a funeral provider to guide families to complete most activities themselves but to manage activities with legal requirements.

Alternatively, families may choose to manage the process themselves, but contract the services of providers, such as mortuary care or transport.

Some cemeteries and crematoria will only accept a body from a funeral provider.

Some 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:

- Register the death (L)
- Organise a cremation directly with a crematorium (L) or Purchase a burial plot (L)
- Keep the body at home until the funeral (maximum of 5 days; L)
- Organise coffin (L)
- Wash and dress the body for burial or cremation
- Organise flowers
- Organise memorial cards for orders of service
- Organise catering
- Organise cultural or religious components

- Book a venue for the service
- Book a venue for the wake
- Conduct the funeral service without a celebrant or ask a friend or family member to conduct it
- Give a eulogy
- Arrange a photo / video presentation
- Religious or cultural practices
- Other

The circumstances of the death may also be a consideration for whether families are prepared and able to participate in the funeral preparations. 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 provider, executor of the estate or a solicitor acting on behalf of next of kin can apply for it). If you choose to register the death yourself, you will need to call the registry to request a death registration form.
- 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. There are currently no Australian standards or mandatory specifications for coffins in NSW. Funeral providers or cemetery or crematoria may have work health and safety requirements for coffins they will accept. Some companies only sell coffins to funeral providers, however, there are several online providers and retailers who will sell coffins to the public.
- 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.

2.8 Find some funeral providers that serve 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 price 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 of the larger companies run multiple different brands. 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. Approach different companies to get quotes that are independent of each other.

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.

2.9 Call or visit 2 or more providers and get a quote for your chosen type of funeral 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 funeral 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.

Always make sure you receive an itemised quote before entering into an agreement with the funeral provider (ideally before the person has been transferred into their care). 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?
- Whether they will allow children to attend?
- Do you know what other costs you will need to pay e.g. burial fees may need to be paid to the cemetery directly
- Have they provided a quote that is itemised in enough detail? If there is a large figure on the quote, ask the provider to explain what it is for (e.g. a certain number of hours of work and the rate per hour, or any margins on products or services, etc.)?

Box 2 Example of the items^a that should be in the quote

- a) Transport ^b of the body -----
- b) Storage of the body at the mortuary or holding room -----
- c) Hire of refrigeration plate (If applicable) -----
- d) Registration / death certificate -----
- e) Other certificates or permits (e.g. cremation certificate) -----

- f) Coffin/casket/Shroud -----
- g) Care and preparation of the body
prior to burial or cremation -----
- h) Viewing (If applicable) -----
- i) Arrangement and conduct of a funeral ceremony including -----
 - Venue hire -----
 - Celebrant -----
 - Photo or video presentations -----
 - Flowers -----
 - Stationery (e.g. orders of service, memorial cards,
condolences book) -----
- j) Burial or cremation fees -----
- k) Other -----
- l) Professional services fee -----
- m) GST (unless already included) -----
- n) Total price -----

a Items (a) to (f), (j) and (l) to (n) would generally be expected components of all funerals. The remaining items are generally optional

b Any transport prior to burial or cremation including from the place of death, to the mortuary and from the mortuary to the place of the ceremony and / or the cemetery or crematoria). Any other transport required (e.g. for a viewing / vigil, in another location)

Source: Most of these items are already required under the Fair Trading funeral information standard (Fair Trading Regulation 2019 Part 2 Division 2)

Many of these items are not legally required, if you don't want them, ask the funeral provider to remove them from the quote.

2.10 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](#).

2.11 Arrange a transfer to the funeral provider's premises

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

2.12 Payments

Once the funeral has been completed you should receive an invoice for the final amount (less any deposits paid). This amount should match the quote received at the beginning, unless you agreed to additional items after receiving the quote. The final invoice should not contain any unexpected items you did not agree to. It should list any payments already made or any credits received (e.g. if you already paid for a quote). Legal responsibility for payment of the bill will fall to the person who contact's the funeral provider to arrange the funeral. Payments might be made using the funds from:

- a funeral plan (prepaid funeral, funeral bond or insurance payouts),
- money from grants, subject to eligibility, (such as, [Aboriginal Land Council](#), [Centrelink](#), [Compulsory Third Party Scheme](#) or [Veterans Affairs](#)).

Funds from the deceased's bank account released to pay for funeral expenses if an invoice is provided to the bank.^b

2.13 After the funeral

After the funeral families will need to complete administrative tasks related to notifying institutions of the death, closing accounts, or transferring ownership of assets into the name of the next of kin or other beneficiaries. [Checklists](#) and [resources](#) are available on [NSW](#) and [Commonwealth](#) Government websites to assist families complete these tasks.

^b R Long & T Coffey, 2019, *Rest assured: a legal guide to wills, estates, planning ahead and funerals in NSW*, Chapter 17, Funeral costs. This should be discussed with the financial institution as early as possible to confirm if funds are available, if they will release funds and if so how quickly.

3 What if I have a problem?

Consumers have rights when purchasing goods and services within NSW including funeral products and services. If you have a problem with the funeral provider the first step is to raise the issue with the funeral provider directly. If the funeral provider is a member of a professional association such as the [Funeral Directors' Association of NSW](#), the [Australian Funeral Directors Association](#), or the [National Funeral Directors Association of Australia](#), you may raise your complaint with the relevant body.

If the funeral provider is not a member or you are not satisfied with the previous responses, government bodies such as [Fair Trading NSW](#) or the [Australian Consumer and Competition Commission](#) may be able to assist consumers resolve the problem, advise you or help with your complaint.

If the problem occurs before the funeral, you may choose to change funeral providers. The funeral provider may require you to pay costs already incurred, such as transfer, storage or preparation of the body, however they should not stop you from changing funeral providers. Check the itemised quote to ensure that the fees they are charging match the initial quote provided and only include services performed until the time of the transfer (including any costs related to transferring the body to a second funeral provider).

¹ This guide has been designed to assist families who are arranging funerals, at need using commercial or not for profit funeral providers or considering completing funeral arrangements themselves. In some circumstances where the deceased had no family capable of making funeral arrangements and no assets, NSW Health can make arrangements for the person's funeral using the [NSW Health destitute persons policy directive](#).