

Remember that all pre-need contracts are fully refundable if canceled in writing within 30 days of the date of the contract. After 30 days, only certain portions of the contract are required by law to be refunded. Be sure to read and understand the cancellation policy.

All pre-need licensees are responsible for securing their pre-need transactions through trust accounts, letters of credit, or by insurance policies purchased by consumers. The funding method must be disclosed in the contract. Any provider licensed by the state must disclose, on the first page of the contract, its cancellation policies and the amounts to be placed into trust. Refund policies may vary if insurance policies are used as security.

Ask for Advice

The Board of Funeral, Cemetery and Consumer Services and the Department of Financial Services regulate the funeral and cemetery industry in Florida, including the sale of pre-need services. If you have a question about the license of any provider you are considering, or want further information about any of these topics, please contact the Board at the address and phone numbers provided, the Funeral and Cemetery Hotline, or the Department of Financial Services area office nearest you. We are committed to serving you.

Develop a
plan, compare
services,
and make
an informed
decision.

**Board of Funeral, Cemetery and
Consumer Services**
Florida Department of Financial Services
200 East Gaines Street
Tallahassee, FL 32399-0361
(850) 413-3039, Fax (850) 413-4087

Funeral and Cemetery Hotline
1-800-323-2627

Area Offices Department of Financial Services

Division of Funeral, Cemetery and
Consumer Services

499 NW 70th Ave., Ste. 301-B
Plantation, FL 33317-7574
(954) 321-2900, Fax (954) 797-8325

921 North Davis St., Bldg. B, Ste. 260
Jacksonville, FL 32209-6821
(904) 798-5830, Fax (904) 359-6796

401 NW 2nd Ave., Ste. N-307
Miami, FL 33128-1796
(305) 536-0325, Fax (305) 377-5602

400 West Robinson St., Ste. N-401
Orlando, FL 32801
(407) 835-4400, Fax (407) 317-7210

610 E. Burgess Road
Pensacola, FL 32504-6320
(850) 453-7800, Fax (850) 475-5271

5309 East Fowler Ave.
Tampa, FL 33617
(813) 899-6160, Fax (813) 987-6753

400 North Congress Ave., Ste. 210
West Palm Beach, FL 33401
(561) 640-6725, Fax (561) 681-6399

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Pre-Need Funeral & Cemetery Arrangements

What Every Consumer Should Know

Making funeral arrangements before they are needed is a thoughtful way to give your family peace of mind. Before you make your purchase, there are many options to consider. This brochure has been provided to assist you with your decision.

Alex Sink
Chief Financial Officer of Florida
Florida Department of Financial Services
www.fldfs.com

Things to Remember When Planning Pre-Need Funeral Arrangements

The key word is *plan*. You should not feel rushed or pressured when entering into a pre-need funeral arrangement. Take time to investigate the merchandise and services being offered, comparison shop, and find out about your legal rights. Keep the following tips in mind:

Be a Comparison Shopper

The merchandise and services offered by funeral homes, cemeteries, direct disposal companies and monument establishments can vary greatly, so it is wise to shop around and compare. As you visit or call each establishment or cemetery—and you are encouraged to contact several—get specific information on the goods and services being offered.

The more you know about the caskets, monuments, embalming and cremation services, memorial chapels and burial spaces that are available, the better you will be able to compare them with those offered by other providers. Don't be afraid to ask specific questions about costs, so that the comparisons are understandable to you. Weigh the costs as well as your family traditions and personal preferences.

You should consider what type of service you want, such as a traditional funeral with services and burial in a cemetery, a cremation with a memorial service, or a direct cremation with no services or burial. You may want funeral services in Florida and burial in another state. Many options are available, so these decisions should be well thought out and made before entering into any agreement.

Consider Cemeteries

When comparing cemeteries, there are several factors to bear in mind. Chief among them is the condition of the grounds and facilities. While it is possible to obtain information and pricing over the phone, there is no substitute for personal inspection. Only by visiting a cemetery can you get a true idea of how well it is maintained. While visiting the cemetery, look at the mausoleums and cremation niches for maintenance as well as the general condition of the grounds. Ask whether perpetual care is provided through a trust fund. Also remember that funeral arrangements do not always include cemetery arrangements. Before signing any agreement, make sure you understand what is included and what is not.

Cemeteries are only required by Florida law to provide refunds within 30 days of the date of purchase. If, after 30 days, you change your mind about where you

wish to be buried, you have the right to resell a burial space to a third party at any time, once it is paid for in full.

Make an Informed Decision

When making inquiries, ask the funeral directors, cemetery managers, direct disposers or monument sales agents for their price lists. Compare the quality of what you see with the prices, so you can make meaningful comparisons and be satisfied with what you buy. If possible, do research on the reputation of the company you wish to deal with. If any additional expenses are anticipated, your provider should include them in a good faith estimate.

Not all cemeteries are required to be licensed, but any business selling pre-need merchandise and services in Florida must possess a pre-need license issued by the state. This includes cemeteries, funeral homes, direct disposal companies and monument builders. All monument sales agents also must have a license issued by the state. Any individual who sells pre-need funeral or cemetery merchandise and services must either be a licensed funeral director working for a licensed establishment or a licensed pre-need sales agent appointed to the company for which they are selling pre-need goods and services. These licenses are issued by the Florida Department of Financial Services. For information on licensees, contact

the Department's Division of Funeral, Cemetery and Consumer Services. The numbers for the Division's area offices and its Funeral and Cemetery Hotline are provided in this brochure.

Pre-need arrangements need not be purchased all at once. A portion of the merchandise or services can be covered by one agreement, leaving another portion to be purchased later on, either pre-need or upon death. Such flexibility may benefit your financial situation. When purchasing monuments from someone other than the cemetery, make sure that the monument you are considering conforms to the guidelines of the cemetery you have chosen.

Once you have made a decision, you will want to let your family or representative know where you have made your arrangements.

Know Your Rights

A pre-need arrangement is a contract with a funeral services provider, cemetery, direct disposal company or monument builder. This contract is a binding agreement, so make sure you read and understand what you are signing. Look for the total cost of goods and services, as well as complete descriptions of merchandise and services purchased. Never sign a contract with blank spaces, and *always* get copies of everything you have signed.