

## Appendix A: Terms of reference

1. The Competition and Markets Authority (CMA) in the exercise of its power under sections 131 and 133 of the Enterprise Act 2002 (the Act) hereby makes a reference to the Chair of the CMA for the constitution of a group under Schedule 4 to the Enterprise and Regulatory Reform Act 2013 for an investigation in relation to the supply of funerals and related goods and services in the United Kingdom.
2. In accordance with section 133(2) and (3)(b) of the Act the group shall confine its investigation to the effects of features of such market or markets for funerals and related goods and services in the United Kingdom as exist in connection with the (a) the supply of services by funeral directors at the point of need; and (b) the supply of crematoria services.
3. The CMA has reasonable grounds to suspect that a feature or a combination of features of the markets for the supply of those goods and services in the United Kingdom prevents, restricts or distorts competition.
4. For the purposes of this reference:

- 'services by funeral directors at the point of need' means

services provided by a funeral director in connection with the arrangements for a funeral, and including, but without limitation:

- guidance and support to the family and/or persons arranging the funeral;
- collection, storage and care of the deceased;
- organisation and services carried out on the day of the funeral;
- the supply of goods and services to facilitate the arrangements, including, for example, the coffin, hearse and limousine(s);
- intermediary services between the customer and third parties, such as the crematorium or burial site, a doctor or medical practitioner, a minister or celebrant;
- discretionary services that are provided by the funeral director directly or as an intermediary between the customer and third parties, such as memorials, death notices, venue hire and catering, flowers, Order of Service etc.;
- the provision of services by funeral directors in connection with the redemption of a pre-paid funeral plan,

but excluding:

- the provision of pre-paid funeral plans.

- 'crematoria services' means

the services provided by a crematorium in connection with the cremation of the deceased, including the provision of a chapel or specific place for attended cremations, the committal and the associated sales of additional products and services, such as memorials, audio-visual support and hospitality.