

Having read the April 2021 draft of the Funerals Market Investigation Order, I have a couple of points to raise.

Whilst we have always been fully supportive of funeral directors being transparent and clearly showing their fees and costs, as our website clearly sets out, I think it should be left to the individual company to decide on the terminology used and the layout of this structure.

As you may see from our Funeral Costs Page (www.morsefunerals.co.uk/funeral-costs/) we clearly and sensitively explain our fees and what that service entails, separating this from Disbursements, Additional Extras and a Direct Cremation option, all of which are presented clearly, on brand and which we believe is aesthetically pleasing and fits with our website as an Independent business. To be forced to use a corporate looking table chart which is at odds with carefully designed and put together websites, a chart which in some cases doesn't explain enough to a client what that fee means and in some cases breaks down services too much and which do not have a monetary value independently such as 'viewing' but rather included in an overall fee such as 'Professional Fees'.

To separate out bearers fees for example, even though a family may say they would like to bear, on numerous occasions when faced with the reality and emotion of a funeral family members have decided to not bear at the last minute, our professional bearers have stepped in, the point being our bearers are still present at every funeral if they are used or not and this comes at a cost to us and is fully inclusive within our Professional Fee to a client, however should we start to separate bearers fees and families decide they do not want our bearers based on a financial assessment what do we do if members don't carry and we haven't brought bearers? We could then be in a situation which is distressing for all concerned and the smooth running of a service completely disrupted.

The paragraph in the Additional Services box, *'They are likely to charge for these additional products and services, so you may choose to take care of some arrangements without their involvement, or you can use a different supplier'* suggests that we as funeral directors – in the main – don't make our clients fully aware of their options and that they can use their own suppliers of florists, stationary etc. However out of hours removals and deceased transfer are not optional extras, these are a necessity and should not be included in the Additional Service box. The danger comes when a family call for a removal, see another funeral director has a cheaper removal cost and wants to use them for that service but us for the main funeral, this would be a totally impractical way of operating and would end up impacting financially on a family, you can't water down every service financially and open up to the misconception aspects of a funeral directors service can be outsourced to the cheapest provider.

I believe having a bit more faith in individual companies and allowing for our own terminology i.e. never using the word *uplift of a deceased* when describing bringing a loved one into our care, the explanation of services and presentation of our pricing will be far more comprehensive, sensitive and informative than the proposed, limited structure.

I would be happy to discuss any of the points raised further,

All good wishes,

Paul

Paul Morse
Director

www.morsefunerals.co.uk



Morse Funeral Services

Here when your family needs ours

Serving Buckinghamshire, Berkshire, West & Greater London

Disclaimer: This message contains information that may be privileged or confidential and is intended only for the person to whom it is addressed. Any views or opinions presented are solely those of the author and do not necessarily represent those of Morse Funeral Services Ltd. If you are not the intended recipient, you are not authorised to read, print, retain, copy, disseminate, distribute, or use this message or any part of this message. If you receive this message in error, please notify us immediately by emailing info@morsefunerals.co.uk and deleting all copies of this message.

Morse Funeral Services Ltd is registered and incorporated in England & Wales under company registration number 12401729. Please consider the environment and only print this email if absolutely necessary.