

We at Willow Lake wholeheartedly support the Competition & Market Authority's investigation into the funeral sector. As funeral directors in Kingston, we would like to submit our thoughts to the consultation questions:

1. We suggest the standardised price list be made clearer. Particularly in regards to the overall cost being funeral director's charges + burial or cremation fees. For too long consumers have been advertised prices excluding disbursements leading to a shock when the final bill arrives significantly higher. We feel this is misleading to the general public as, for example, it is impossible to have a cremation funeral without paying the cremation fee.

2. The list of items seems appropriately descriptive, however they remain unclear. For example, is "Taking care of all necessary legal and administrative arrangements" included in the funeral directors charges or in addition to them?

We question whether itemised listing of elements such as "Taking care of all necessary legal and administrative arrangements" and "Care of the deceased person before the funeral in appropriate facilities" separately is beneficial to the consumer since these could not be purchased individually but only as a core part of any funeral package.

Doctor's fees seem to be absent. The British Medical Association sets a fee of £82 for a doctor to produce their statutory cremation paperwork. When covid restrictions are lifted, cremations will once again require a second doctor (or medical examiner under the new system) to verify the cause of death. This will return this cost to £164 which should be reflected in the standardised price list. Cases investigated by the coroner do not incur these fees.

The medical referee fee should be included in any cremation fee. By law the medical referee must sign off on every cremation so it seems disingenuous to present this as an optional extra rather than a statutory requirement. We note that the vast majority of crematorium operators feel the same way and their cremation fees include the fee charged by the medical referee.

We question whether a celebrant or officiant should be considered an additional service for an attended funeral service since it is rare for an attended service to be without one. Families are of course welcome to take their own services, provide their own officiant, or simply sit in the chapel without a speaker but this would not be considered typical if you were to ask the general public to describe a funeral. Prices are fairly standardised and they represent such an important element of any attended funeral service.

Lastly, bearers seem to be an ambiguous listing. Is this per bearer or an appropriate group of bearers to convey the coffin?

3. We offer simple funerals; these differ from a traditional funeral service in that there is no hearse procession or viewings included. The coffin is taken to the venue ahead of the attended funeral service and is in-situ on the catafalque before the service commences. This typically saves the next of kin a significant amount of money on hearses and bearers, and has become increasingly popular. We feel the standardised attended funeral should make it clear that a funeral procession and viewings are optional services, not a requirement.

4. It is common industry practice to tip bearers, organists, or other members of the chapel staff for each service. Mourners will often give a gratuity to the funeral director and it seems only fair that we share this amongst everyone who helped make the funeral run smoothly. It would seem prudent to exclude bearers, musicians, and such from this register since they are unable to influence anyone looking to make funeral arrangements in the way that, for example, a nursing home operator would be.

- 5. We agree with the naming choices.
- 6. No comment.
- 7. We agree.
- 8. We agree 3 months is a sufficient time frame.