

Consumer Guide to the New Funeral Rule: Protecting Your Rights and Understanding Your Options

The Federal Trade Commission (FTC) has established a "Funeral Rule" to protect consumers when making funeral arrangements. This rule ensures that you have the right to make informed and cost-effective decisions during the most challenging times. In this guide, we'll outline how the Funeral Rule safeguards your rights and what you can expect from funeral homes and crematories under these regulations.

1. Right to General Price List (GPL):

- What It Means: Funeral homes must provide you with a General Price List (GPL) that itemizes the costs of their services.
- Your Benefit: You have access to transparent pricing to make informed decisions based on your budget and needs.

2. Itemized Statement:

- What It Means: Funeral providers are required to offer an itemized statement that breaks down all the costs involved.
- **Your Benefit:** This statement helps you clearly see what you're paying for and prevents surprise charges.

3. Casket Price List:

- What It Means: Funeral homes must provide you with a separate casket price list, allowing you to compare options.
- Your Benefit: You can make cost-effective choices when selecting a casket for your loved one.

4. No Embalming Without Consent:

- What It Means: Funeral homes cannot embalm your loved one without your explicit permission unless required by state law.
- Your Benefit: You have control over the embalming process, reducing costs when not necessary.

5. Cremation and Alternative Containers:

- What It Means: Funeral homes must provide alternative containers for cremation at lower costs, without requiring you to purchase a casket.
- **Your Benefit:** You can choose affordable options for cremation without the need for an expensive casket.

6. No Casket Required for Direct Cremation:

- What It Means: Funeral homes must offer direct cremation without insisting on the purchase of a casket.
- Your Benefit: You can choose direct cremation as a simple and cost-effective option without unnecessary expenses.

7. Right to Buy Outside Products:

- What It Means: You have the right to purchase products, such as caskets and urns, from third-party vendors instead of the funeral home.
- Your Benefit: This allows you to shop around for the best prices and products.

8. Price Quotes Over the Phone:

- What It Means: Funeral homes must provide price quotes over the phone upon request.
- Your Benefit: You can compare costs before visiting a funeral home in person, saving time and effort.

9. No Extra Fees for Basic Services:

- What It Means: Funeral providers cannot charge additional fees for basic services, such as preparing death certificates.
- Your Benefit: You won't face hidden fees for fundamental services.

10. Documentation of Prearranged Funeral Plans:

- What It Means: Funeral homes must provide documentation of any prearranged funeral plans.
- Your Benefit: You have a clear record of your prearranged plans, ensuring they are honored as intended.

The Funeral Rule protects your rights as a consumer and promotes transparency in the funeral industry. By understanding your rights and the obligations of funeral homes and crematories, you can make informed, cost-effective decision. Read more about <u>Green Farewells</u> and our <u>transparent pricing</u> by visiting our website or chat live with a representative 24/7 for support.

