



H.COPE (CH) LTD. FUNERAL DIRECTORS

We have been Funeral Directors in and around Cradley Heath for about 250 years and are now in our seventh generation of serving and caring for the people of our community.

Our business is privately owned by Mr. Keith Cope and together with his son Richard they manage and carry out a professional 24 hour personal service, with care, understanding and sensitivity. Proud of their heritage and strong Black Country roots.

H.Cope (CH) Ltd. is proud to be a member of SAIF (The Society of Allied & Independent Funeral Directors) and offers Membership into Golden Charter Pre - Paid Funeral Plans.

FUNERAL PLANS FROM
Golden Charter 
Smart planning for life



Tel: 01384 569388

123 Reddal Hill Road | Cradley Heath | B64 5JG

Managing Director: Mr. Keith Cope
Email: keith.cope@btconnect.com www.hcopefuneraldirectors.co.uk



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TERMS OF BUSINESS 2021
SERVING CRADLEY HEATH FOR OVER 250 YEARS



*A Family business based upon the legacy
that generations of Cope's have left us to uphold*

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Our Terms of Business

We are members of the Society of Allied Independent Funeral Directors (SAIF), and subscribe to their codes of practice, copies are available upon request. We aim to act in a professional manner and provide a courteous, sensitive, and dignified service to you.

Estimate and Expenses

Our Estimate sets out the services we agree to supply. This estimate is an indication of the charges likely to be incurred based on the information and details we know at the date of the estimate. While we make every effort to ensure the accuracy of the estimate, the charges are liable to alteration particularly where third parties change their rates or charges. We may not know the amount of third-party charges in advance of the funeral; however, we give you a best estimate of such charge in the written estimate. The actual amount of the charges will be detailed and shown in the final account.

Cooling-off Period

The Consumer Contracts (Information, Cancellation, and additional charges) Regulations 2013 gives you the right to cancel this contract without giving any reason within 14 day of entering this contract with us. However, if the service of this contract has been fully performed, i.e completed, this contract cannot be cancelled.

In order to exercise your right to cancel, you must inform us of your decision by a clear statement, in writing. You are advised to obtain proof that you have informed us.

To meet the cancellation deadline, you should let us know that you wish to cancel before the cancellation period has expired.

Termination

This agreement may also be terminated before the services are delivered: (1) by us if you fail to honour your obligation under these terms and (2) by you communicating to us in writing, terminating your instructions. If we or you terminate your instructions you may, depending upon the reasons for termination, be asked to pay a reasonable amount based upon the work carried out up to the time your termination is received.

Payment Arrangements

A deposit will be required before the funeral arrangements are carried out. The final funeral account will be sent out following the date of the funeral service taking place usually within a 10 day period. If you would like the account to be processed earlier for a prompter payment, please make us aware. We can accept cash, cheque, or a bacs payment into our bank. We may instruct a debit collecting agency to collect any monies outstanding on overdue accounts.

Indemnity

You are to indemnify us in full and hold us harmless from all expenses and liabilities we may incur (directly or indirectly including financing costs and including legal costs on a full indemnity basis) following any breach by you of any of your obligations under these terms. This means that you are liable to us for losses we incur because you do not comply with these terms. We may also recover the cost of taking any legal action to recover any outstanding money owed. If we instruct debt collection agents, we may also recover from you the fees we incur. We may claim those losses from you at any time and, if we have to take legal action, we will ask the court to make you pay our legal costs.

Data Protection

We respect the confidential nature of the information given to us and, where you provide us with personal data, we will ensure that the data will be held securely, in confidence and processed solely for the purpose of carrying out our services or arranging for services to be provided for you. Please see our privacy notice for further information about how we process data and your rights; a copy of our GDPR policy is available on request.

Standards Of Service

The SAIF Association requires that we provide a high quality of service in all aspects. If you have any questions or concerns about the service, we provide to you, please raise them in the first person with one of our members of staff, who will notify the senior appointed person.

If that does not resolve the problem to your satisfaction the independent funeral consumer complaints service provide a dispute service, as an alternative to legal action. This is explained in the leaflet entitled "SAIF Code Of Practice" made available to you and on display at our premises.

Although we endeavour to provide a prompt and efficient service for you, there may be instances where because of circumstances beyond our control, we are unable to fulfil our obligations to you on the date or time specified. Where this is the case, we will attempt to contact you in advance and advise you of alternative arrangements.

Agreement

Your continuing instructions will amount to your continuing acceptance of these terms of business. Your instructions will not create any rights enforceable by virtue of the contracts (Rights of Third Parties Act 1999) by any person not identified as our client. If any of these terms are unenforceable as drafted, it will not affect the enforceability of any other if these terms; and if it would be enforceable if amended, it will be treated as so amended. Nothing in these terms restricts or limits our liability for death or personal injury. This agreement is subject to English law.

