



# Funerals...

## All you need to know

Produced by The Funeral Directors' Association of NSW  
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### **THE FUNERAL DIRECTORS' ASSOCIATION OF NSW LIMITED**

The Funeral Directors' Association of New South Wales Limited is an incorporated association of Funeral Directors.

All members of the FDA of NSW must maintain a Registered Mortuary as per Local Government Act 1993 and hold council approval to operate a funeral business.

A requirement of membership to the FDA of NSW is that each company maintains premises and vehicles appropriate to a professional funeral business.

Members of the FDA of NSW meet regularly to discuss issues pertinent to the funeral profession and therefore are able to keep up to date with current funeral practices, trends and changes.

Members of this Association regularly participate in workshops and seminars, sometimes involving doctors, nurses and psychiatrists, to increase their understanding and knowledge of the process of grieving, therefore enabling them to render better service to their clients.

FDA members are required to follow a strict code of ethics and are committed to providing their clients with compassionate, professional service at reasonable prices whilst adhering to current NSW legislation.

In choosing an FDA member, you can be assured of a high standard of conduct and integrity. Your FDA Funeral Director will help you to create a service reflective of your personal needs and will always speak openly and honestly with you regarding all aspects of the service they provide.

For further information and a list of members, contact the office of the Funeral Directors' Association of NSW Limited

Web: [www.fdansw.com.au](http://www.fdansw.com.au)

Email: [secretary@fdansw.com.au](mailto:secretary@fdansw.com.au)

Ph: 1800 613 913

Mail: PO Box 270 Strathfield NSW 2135





## CODE OF ETHICS

Members of the FDA of NSW subscribe to the following code:

1. To maintain in all matters the highest standards of business, professional and personal conduct.
2. To respect in all circumstances the confidentiality and trust of clients.
3. To ensure that staff is qualified and competent.
4. To ensure that facilities are adequate for all services rendered.
5. To provide information concerning the range of services available, the prices of the services and the functions and responsibilities accepted.
6. To give a written estimate of all funeral charges and disbursements to be made on a client's behalf at the time of taking instructions or as soon as practicable.
7. To respect personal choice and have regard for diversity of beliefs in religious and cultural practices.
8. To ensure that all advertising is genuinely informative and in good taste.
9. To be thoroughly conversant with the laws of the land as they apply to funeral service and allied industries and professions.
10. To provide an advisory service with conciliation and arbitration arrangements available to help resolve disputes which may arise between members and their clients.

## INTRODUCTION

Most people have difficulty accepting the finality of death.

Despite its inevitability, death is a rarely discussed taboo subject, which inhibits questions being openly asked and valuable lessons in coping, accepting and healing being learned.

Death rituals have been with us from the dawn of mankind. Our predecessors embraced both life and death with ceremony; rituals were central to everyday life. Births, coming of age, marriages, harvest, solstice, religious and spiritual festivals and of course, death were all embraced as was the emotion associated with them. Communities gathered to laugh and dance or cry and mourn together as was appropriate.

We encourage you to talk to your family about death. Perhaps you have a particular cultural or religious belief that is important to you. Or a wish for a special song or venue. Maybe you have passed a funeral cortege while with children and hoped they didn't notice. Children can bring light and innocence to the discussion – they are fearless and honest, and by not treating death as a taboo subject you are helping them to grow emotionally mature and capable when death eventually happens in your family.

When families or communities plan and involve themselves in a funeral service, and support each other and allow their feelings of love and loss to be expressed, then the journey through grief, to healing, to finding a new 'normal', begins.



## **THE FUNERAL SERVICE**

A funeral is the final opportunity that family and friends have to publicly express their love and respect for the deceased and to give support to each other.

The funeral will ensure the proper and legal burial or cremation of the deceased while also helping the bereaved face the reality of death, enabling them to take their first steps towards working through their grief.

A valuable aspect of the funeral service should be its individuality. Whether a ceremony is elaborate or simple, funerals are often aimed to reflect the life of the person who has died and to hold special meaning for family and friends.

The day, time and place of the funeral service will be determined by your Funeral Director, taking into consideration your preferences, the completion of necessary documentation, availability of the venue(s) and clergy/celebrant, and a reasonable element of time to organise and consolidate your requests and finalise all preparations.

If you need clarification of any aspect of the funeral service, it is wise to talk to your Funeral Director prior to the confirmation of all arrangements, so that any final adjustments can be made.



## **ROLE OF A FUNERAL DIRECTOR**

Primarily, the role of a Funeral Director is one of service. Our training and experience enable us to listen to your wishes for a funeral service, then combine them with practical needs and legal requirements resulting in a funeral service that is appropriate for you and your family.

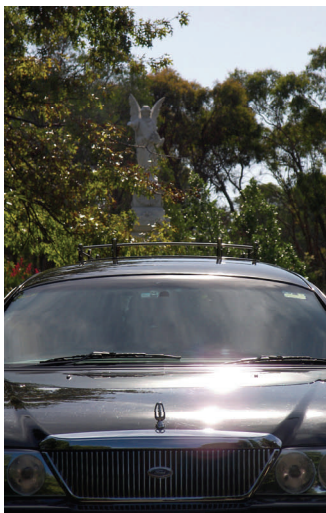
Member firms of the FDA of NSW are experienced in managing your needs at this most sensitive time and will guide you with compassion.

At your arrangement meeting you will be given a written quote detailing the cost of the necessary components for the type of funeral service you require to which will be added the cost of those items and services you have chosen to personalise the funeral service.



Once you have met with your Funeral Director, he or she will commence the necessary tasks to create the funeral service. Many of these are listed below:

- Transportation of the deceased from place of death to the Funeral Director's mortuary
- Mortuary care, preparation and dressing of the deceased, and placement in a coffin.
- Obtaining cause of death and cremation (if required) certificates from the hospital or treating doctor.
- Completion and lodgment of death registration forms with the Registrar of Births, Deaths and Marriages.
- Obtaining original certified death certificate from the Registrar of Births, Deaths and Marriages for later use by family or solicitor.
- Placement of press notices in the newspapers.
- Liaising with clergy or funeral celebrant.
- Organising booking times with church, cemetery or crematorium.
- Organising floral arrangements, church booklets, musicians etc.
- Conducting the funeral service.
- Preparation and issue of a final account detailing the cost of disbursements (which may have differed slightly from the original quote), their professional & service fees as well as the merchandise you have chosen.



## **HOW TO ARRANGE A FUNERAL**

Here is some practical information that will guide you through the process of arranging a funeral service.

### **What to do when someone dies?**

The first decision you will need to make is, will the person who has died be buried or cremated? This determines the certification required from medical practitioners.

Has the death taken place in:

#### **Hospital**

If your family member has died in hospital your Funeral Director will liaise with the hospital for necessary certificates for burial or cremation, in addition to organising transfer from the hospital to their mortuary. These tasks will generally be carried out during normal working hours.

The hospital will need to know whether the funeral service will be a burial or cremation so that they can prepare the correct documents.

#### **Nursing Home or Aged Care Facility**

If the death has occurred in a nursing home or other care facility, it is most likely that the Funeral Director will need to transfer the body to their mortuary without delay.

This is because most such facilities do not have a refrigerated mortuary. It is also why, on admission to a care facility, you may have been asked to provide details of your chosen Funeral Director. In the event that death occurs and you cannot be contacted, staff will be able to call your chosen Funeral Director and make immediate arrangements to transfer the body from the facility to the Funeral Director's premises.

The Funeral Director will also liaise with the treating doctor to issue necessary documents for burial or cremation.

### **At home**

If the death was expected, your doctor has probably discussed with you what will happen at the time of death. He or she should visit your home and will leave a certificate with you, which your Funeral Director will collect when they arrive to transfer your family member from home to their mortuary.

If the death was unexpected it is possible that the Coroner may wish to conduct a post mortem.

In any case, you should call an ambulance immediately. Once the ambulance crew arrives at your home they will either contact your family doctor or the Police.

If required, the Police will make arrangements with the Coroner's office to transfer your family member from home to a Coroner's mortuary.

Your Funeral Director will welcome your call at any time during this process and will offer advice on who to contact and the procedures involved. It is important to note that much of the funeral arrangement process can be carried out prior to the completion of the coroner's role and it is prudent that contact be made with your Funeral Director as soon as possible. Your Funeral Director will then liaise with the coroner regarding when the funeral can be held.

The law dictates the circumstances in which the coroner must be involved but generally a coronial investigation must be carried out when a person dies in suspicious or unknown circumstances or the person has not been seen by a doctor for more than six months.

### **INFORMATION THE FUNERAL DIRECTOR WILL REQUIRE**

You will be asked to provide the following information for the purpose of legally registering the death with the Registrar of Births Deaths and Marriages:

The deceased's:

- full name
- last known address
- last known occupation
- date and place of birth
- date and place of death
- father's name
- mother's maiden name
- marital status at time of death
- details of all marriages, where, when and to whom
- names and dates of birth of children, including legally adopted or stillborn children as well as any who have died.



Choices you will need to consider when arranging a funeral are:

- Is burial or cremation preferred -if burial, does the family already own a grave?
- Venue – church followed by crematorium/cemetery, or single service only?
- Type of service - religious / celebrant.
- Transportation needs – for family and/or friends.
- Will there be a viewing and is embalming required (for presentation and sanitisation).
- Has the deceased left written information -has a pre-paid arrangement been put in place?
- Are there any specific requests left by the deceased - consider music, flowers etc.
- After funeral gathering – home or other venue, catering.

### **VIEWING AND EMBALMING**

There is no right or wrong answer to the question – to view or not to view. Whilst it is often perceived as an unpleasant experience, viewing the deceased in a calm and tranquil environment can be very therapeutic and helpful to the grieving process. One family member may have a real need to view, another may wish to hold on to living memories. Either way, the option is available and should be discussed openly with your Funeral Director and close family members.

The embalming process is necessary in certain circumstances, covered in the FAQ section on page 18. Your Funeral Director can guide you, depending on your personal requirements.

### **COSTS AND PAYING THE ACCOUNT**

There are three main components to the final cost of a funeral service:

Funeral Director's professional fees – takes into account their professional services and facilities, overheads and fixed costs, liaising with cemeteries, crematoria, newspapers, florists etc, and supplying hearse and staff on the day of the funeral. They are also available at any hour, day or night, providing trained personnel, advice and expertise.

Merchandise Costs – this may include your choice of coffin, memorial book, urn, service booklets, etc provided directly by the Funeral Director.

Disbursements – costs the Funeral Director pays on behalf of the family such as cemetery or crematorium fees, flowers, press notices etc provided by a third party.

The final costs of the funeral service will reflect the choices you have made.

Each Funeral Director will have their own payment terms in place, however as a general rule, most will require a deposit prior to the service with final payment due within a specified term. e.g.: 7, 14 or 28 days. Some will offer a discount for payment within this specified term.

Many will have facilities in place for credit card or EFTPOS payment in addition to online banking funds transfer. Some may also offer payment plan options.

We recommend that you talk with your chosen Funeral Director about your needs and budget so that they can assist you with the best payment option.

## PRE-PLANNING A FUNERAL

### Pre-Arrange Your Funeral

These days, planning is considered prudent in every aspect of life, and death should be no different. But the real benefit of planning your funeral is the relief it provides for your grieving loved ones. Those left behind are not burdened with all the decisions associated with a funeral at a time they are in no state to do so, and will be grateful that some of the financial load is lifted as well.

Planning is as easy as talking to your chosen Funeral Director, getting to know them before you need them. Their knowledge and experience can be invaluable at this time.

### Make A Will

Making a will is a wise thing to do for any one of legal age, whether married, single or in a de facto relationship. A solicitor or the Public Trustee will advise and assist with correct drafting of the will. Once made, it is recommended to review the contents periodically to ensure that the Will is kept up to date, especially if your personal circumstances change.

It is also wise to note your wishes in a more readily accessible document in a place known to your family or legal representative. If you have pre-arranged your funeral service, it is of paramount importance that it be known to your family and the documents be readily available (not kept in a bank or other secure facility).

### Talk To Your Family

If you would prefer not to pre-arrange your own funeral, it is important to discuss with your family the type of service you would like. This allows you to leave this world exactly the way you want to – right down to your favourite song, and to the flowers you've always loved.

## FUNERAL INDUSTRY LEGISLATION

Effective 1<sup>st</sup> September 2002, the NSW Government introduced the Public Health (Disposal of Bodies) Regulation 2002 to control the manner in which Funeral Directors must carry out many of their functions.

In summary the regulations cover the following issues:

- Facilities
- Handling of bodies
- Registration of Mortuaries
- Operations of Cemeteries and Crematoria

The regulations, however, offer little or no protection against those Funeral Directors who choose to operate outside these regulations.

Effective 1<sup>st</sup> February 2009, the NSW Government introduced the Funeral Goods and Services Regulation 2008, which requires Funeral Directors to provide prospective clients with information about costs relating to funeral services.





## **FREQUENTLY ASKED QUESTIONS**

### **Q: Is cremation cheaper than burial?**

A: Generally, cremation is cheaper than burial due to the cost of purchasing a new grave. However, you should discuss your wishes with your chosen Funeral Director who will advise you on the exact cost according to your locality.

### **Q: Are there any religions which forbid cremation?**

A: Yes, Orthodox religions and Muslims forbid cremation. Most Christian denominations, including Catholics allow cremation and it is the usual choice of Hindus, Buddhists, Sikhs and Parsees.

### **Q: Is the coffin cremated with the body?**

A: Yes. In addition to NSW Health Regulations requiring that it is, it would be impractical and improper for crematorium staff to remove bodies from coffins prior to cremation.

### **Q: Is more than one coffin cremated at the same time?**

A: No. The only exceptions permitted to this rule are in the case of a mother and baby, or twin children, when some crematoria will accept both in the same coffin if the next of kin requests so.

### **Q: Are cardboard coffins allowed?**

A: Yes, there are a number of companies who produce cardboard coffins which meet the regulatory requirements of the Australian Funeral Industry.

### **Q: Should children attend a funeral?**

A: Whilst it is a very personal decision each family should make, children may feel left out if not included in the death/funeral process. We often underestimate our children's resilience and understanding, their ability to accept and need to grieve.

### **Q: What is mortuary preparation?**

A: Mortuary preparation involves washing and dressing, ensuring that the eyes and mouth are closed, applying makeup when appropriate and requested, styling hair and shaving as required.

Embalming is a practice normally reserved for extended viewings, above-ground burials (crypts and vaults) and for those who will be transported interstate or overseas. It is used where preservation, sanitisation and presentation are important and is an additional extra to the standard mortuary fee.

### **Q: Must I have a coffin?**

A: Yes. The only exception is for members of the Muslim religion who have a special dispensation to be buried in certain cemeteries, according to their religion (in a shroud, not a coffin).

### **Q: Do I have to have a funeral?**

A: No. The deceased's body must be buried or cremated within the guidelines set down by the Health Department, however, any additions to a simple 'disposal' are entirely your choice. E.g. The body can be transferred from place of death to a Funeral Director's mortuary, placed in a coffin and buried or cremated without ceremony or mourners attending.

### **Q: I am not religious, so what sort of funeral can I have?**

A: You could choose to have a funeral service in the crematorium chapel, Funeral Director's chapel, at the graveside in some cemeteries, or any other special location or venue (subject to approval). A funeral celebrant, who is often an authorised Civil Celebrant, would most likely officiate at the service. If you don't have someone in mind for this role, your Funeral Director will recommend one for you.

### **Q: When is an autopsy (post mortem) necessary?**

A: If a person dies in suspicious or violent circumstances, as a result of an accident, during or following a surgical procedure, or without having been seen by a doctor within the preceding three months, the death should be referred to a coroner. The deceased's attending medical practitioner has the right to refuse to determine the cause of death, in which case the death would also need to be referred to the coroner.

**Q: Is there any financial assistance offered by government departments and organisations?**

A: Centrelink & Veterans Affairs often pay a benefit – the amount may vary depending on your circumstances. Some registered clubs will also pay a benefit on the death of a member. If the deceased belonged to a private health fund, you should check the conditions of their membership.



**ADDITIONAL CONTACTS**

**Centrelink** 132 717 (Carers)  
132 300 (Retirement)

**Department of Veterans' Affairs** 133 254

**Grief Support** 9489 6644

**Salvation Army** 1300 36 36

**LifeLine** 13 11 44

**Beyond Blue** 1300 224 636

**Registrar of Births, Deaths and Marriages** 1300 655 236

**NSW Health Department** 9391 9000

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