



DAVID  
**HARDIE**  
**& SON**  
FUNERAL DIRECTORS



**FUNERAL PLANNING**  
*- safe, affordable and tailor-made*



# LOOK AFTER YOURSELF AND THOSE YOU LOVE

## *Benefits of planning ahead*

1.

### *Remove the burden for my family*

Spare your loved ones the burden of decision making by specifying your wishes, or go one step further and cover much of the cost in advance.

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2.

### *Save money*

Planning ahead makes financial sense when the average cost of a UK funeral in 2019 was £4,417\* - up 55% from the 2010 price of £2,857.

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3.

### *Design my own funeral*

Simple no-frills send-offs to extravagant events and everything in between can be planned to the finest detail in advance.

# | *Your Funeral. You*

## WE KNOW THE BEST PERSON TO PLAN A FUNERAL IS... YOU

We're here to help you get just what you want.

For most of us in the UK, discussing our own death and dying generally is still a difficult conversation to have with our loved ones.

You can plan ahead by considering:

- ✿ Free Plans of Wishes for you to record your choices in a document to leave for loved ones
- ✿ A prepayment funeral plan which sets out your choices and pays for the funeral director's services at today's prices

Affordable, flexible and tailored to include everything you want.

No compromises on service, quality, now or in the years to come.



# Our Way.

## A SMART WAY TO SAVE

Funeral costs have been rising year on year\*. Fixing our funeral director's costs at today's prices makes sense. A David Hardie & Son prepayment plan through Golden Charter means:

- ✿ We *guarantee* our professional fees will never rise, no matter when the funeral is required.
- ✿ An allowance is ring-fenced for other necessary costs (cemeteries, crematoria etc).
- ✿ You choose the funeral that you want, right down to the fine detail.

### *Comparing our funeral plans to Over 50s plans*

Protecting your family from the worry of funeral costs and arrangements in the future comes by having a plan based on what you want. Second guessing your wishes can be costly.

HOW DO THEY COMPARE?	FUNERAL PLAN	OVER 50S INSURANCE POLICY
<i>Does it help protect against rising funeral costs?</i>	✓	✗
<i>Can you specify your funeral wishes with a trusted funeral director?</i>	✓	✗
<i>Can it help save loved ones from the worry and stress of funeral arrangements?</i>	✓	✗
<i>Does it offer the option to pay in monthly instalments?</i>	✓	✓

Tailoring the plan to your budget comes by having a detailed discussion with David Hardie & Son. We can advise on what is possible as well as costs. We help provide peace of mind for you and your family.

\*Sunlife Cost of Dying Report 2020

# FUNERAL COSTS YOU NEED TO THINK ABOUT

Our plans guarantee our professional fees. There are third party costs to factor in too so our plans set aside an allowance based on what you want included.

OUR FEES INCLUDE	THIRD PARTY COSTS
<i>Professional services and making arrangements for cremation or burial</i>	<i>Crematorium fee</i>
<i>Transportation of the deceased from place of death to our premises</i>	<i>Purchase of grave</i>
<i>Care of the deceased and, if requested, preparation for family viewing</i>	<i>Cemetery fee: opening of new or existing grave for burial or interment of ashes</i>
<i>Advice on certification and registration of death and related documentation</i>	<i>Minister or Officiant fee</i>
<i>Digital obituary</i>	<i>Newspaper notice</i>
<i>Coffin or casket requested</i>	<i>Flowers</i>
<i>Collection of clothes and keepsakes if requested</i>	<i>Hire of church, hall or other venue</i>
<i>Family viewing</i>	<i>Fees of organist, musicians, performers</i>
<i>Use of our service room in Galashiels</i>	<i>Catering</i>
<i>Bereavement after-care</i>	<i>Memorials: headstones, trees or books</i>
<i>Return of ashes</i>	<i>Ashes urns, keepsakes or scatter tubes</i>
<i>Provision of funeral vehicles – Mercedes E Class</i>	

## How much will my funeral plan cost?

The total cost of your funeral plan is based entirely on the choices you make. Traditional funerals in the Borders range between £3,250 and £4,755.\* But it's also fair to say a funeral can cost as little as £2,000 while bespoke events may be £8,000 plus. A £249 Golden Charter administration charge will also be added to all plan costs.

We don't tell. We ask. The result is you get the funeral that you want, right down to the last detail.

# PAYING IS EASY

Spread the cost or make a one-off payment. We offer a number of ways to pay for prepayment funeral plans – simply choose the one that is right for you.



## SINGLE PAYMENT OPTION

*You can make a one-off single payment for immediate cover.*

## 12 MONTHLY PAYMENT OPTION

*If you would prefer to spread the cost, you can pay over 12 monthly payments by Direct Debit at no extra cost.*

## LOW COST INSTALMENT OPTION

*If you would like to spread the cost over a longer period for a lower monthly payment, our low-cost instalment option offers terms of between two and 30 years payable by Direct Debit.*

## FIXED MONTHLY PAYMENT OPTION

*We also offer a fixed monthly payment option where you pay a fixed monthly amount by Direct Debit, based on your age at time of application and choice of funeral plan; which is payable for life or until the age of 90.*

## ADMINISTRATION FEE

*As well as covering the delivery of your funeral as per the term and conditions of your plan, your plan price includes a one-off £249 administration fee which Golden Charter receives to cover the cost of setting up, managing and administering your funeral plan.*

*For further information on the payment options, please refer to the Key Features Document and Payment Information.*

# FUNERAL EXPERTISE FROM THE EXPERTS



## *Why David Hardie & Son?*

David Hardie & Son has been helping bereaved families in Galashiels and the surrounding area for generations. Now part of the William Purves family, fifth generation family funeral directors, we still deliver our services based on the core values of compassion, dedication, integrity and respect. Our clients and their families matter. So getting what you want, at the right price, matters.

When it comes to price, we're transparent, including as standard what others may add on as extras. We care that your family are not left with unexpected surprises. We make no compromises on service or quality; now or in the years to come.

## *Golden Charter*

Golden Charter is one of the UK's independent funeral plan providers. With a Golden Charter funeral plan from David Hardie & Son your payments are protected. Your money is paid into the Golden Charter Trust\* which is run by a Board of Trustees, completely independent of Golden Charter. To find out more about the Trust and how it protects customers' funds, visit [goldenchartertrust.co.uk](http://goldenchartertrust.co.uk)

\*This excludes the fixed monthly payment option where money is paid to a UK life assurance company and managed by them.

*Call us today on 01896 752 465 to make an appointment in branch or we can come to your home.  
It doesn't cost to have a conversation. But to get it right? That's priceless.*

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