

NICHOLAS O'HARA
FUNERAL DIRECTORS
FUNERAL PLANS



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For many people, planning their funeral has become an established way of looking at the future, just like making a Will.

More than a million people in Great Britain have taken out a funeral plan. Usually, they are familiar with the grief of bereavement and don't want their families to go through the stress of making arrangements.

Many have established a relationship of trust with their local family funeral director. We believe through our many years of experience in handling many different types of funerals that we are best placed to advise on this sensitive subject and assist with all of the details.

We believe that a funeral plan in association with Golden Charter Funeral Plans offer you significant advantages over other plans. The following pages explain the reasons why we offer a Independent Way funeral plan.

Please do not hesitate at any time to discuss any of your funeral plan requirements with us, in the way you feel most comfortable.

About us

Nicholas O'Hara established his Funeral business in 1974, he holds the Diploma in Funeral Directing and is a member of The British Institute of Embalmers and British Institute of Funeral Directors.

The family business is also a member of the Society of Allied and Independent Funeral Directors (SAIF) . Anthony O'Hara has been elected as the National Executive of SAIF Charter - the link between SAIF and Golden Charter.

Nicholas O'Hara Funeral Directors is a true family business, owned and managed by the family, always striving to give the highest level of personal care, attention to detail and service in helping families with all aspects of funeral planning.

The family business is lead by Nicholas, his wife Jackie and son Anthony. Other family members who have and do still work within the business also include Daughter Natalie, granddaughter Shannon and other family members.

We have three funeral home locations: Wimborne, Verwood and West Moors but we are not restricted by area and conduct funerals all over Dorset, Hampshire and across many parts of the UK.

All of our funeral directors have many valuable years of experience in arranging and planning various different funerals.

There is no one standard funeral and the funeral plan options we have created are based on typical funeral scenarios, but each plan created can be personalised to your exact wishes.

Planning your funeral the 'Independent Way'

With the Independent Way plan, we will make sure your loved ones will be relieved of the stress and uncertainty of organising a funeral. You'll have specified your wishes in advance and taken care of all the costs that are within our control.

A guarantee that covers all our services

No matter how much our services may rise in years to come, once your plan is fully in place, neither you nor your loved ones will be asked for a penny more. It's a guarantee that gives you peace of mind. You can be assured that your family will be spared what could be financial worry.

There are some costs that we are obliged to pay on your behalf. These third party costs include the charges of cemeteries, crematoria, fees for clergy or officiants and the costs of newspaper notices and memorials. The amount of this expenditure is not within our control and may require a further payment at the time of need.

A sound financial decision

When you take out an Independent Way plus plan, you have the reassurance that your money is safe. Golden Charter Trust are registered with the Funeral Planning Authority and adhere to their codes of business. You select how you wish to pay for your plan and your money is paid directly into the Golden Charter Trust.

A balanced approach to third party costs

As stated above, third party costs are not within our control. These expenses such as cemetery or crematoria are included as an allowance in your plan.

Your payment is held with a view of maintaining a level of growth at least equivalent to the increase in inflation. If however, at the time of the funeral, the increase in the third party costs is greater than the growth, we would have the option to approach your family for an additional amount.

Included within the allowance in each funeral plan option is the Golden Charter Administration fee.

Our Funeral Plans

All of our funeral plans include the following standard services;

- Collection of deceased from place of death within normal working hours and within 20 miles distance of our funeral homes
- Arranging and conducting the funeral to its completion, completing all necessary paperwork and staffing funeral as required
- Liaising with all necessary parties - i.e. crematoria, doctors, ministers
- Hearse to convey deceased from our funeral home to the place of service
- A coffin - each coffin depends on the option chosen, but other types of coffin may be chosen

On the next pages each funeral plan option will also show what other services are included or if there are any restrictions to that option.

Third Party costs (Disbursements)

The present allowance set within each funeral plan covers expenses towards crematoria fee, minister/officiant fee and the administration fee as set by the Trust.

You may include other third party costs at this time if you wish for items such as having a service in church prior to committal, newspaper notices, floral tributes, costs relating to the final resting place of the cremated remains etc.

Burials

Burial is still possible in many local cemeteries and some churchyards. If your choice is burial then we will personalise the third party allowance to reflect your choice. If you wish to have cremated remains interred then these costs can be added to the third party costs if desired.

Direct Cremation or Burial

This option allows a person to be cremated or buried without any form of service and attendance. If this is your wish we will make a personalised funeral plan bespoke to this to cover all that is required. Please let us know if you would like to discuss this option and what is included.

The Simple Plan

Includes all of our standard funeral services as stated, also includes;

- Simple foil effect coffin
- Hearse direct to either local crematoria or burial ground

Cost £3650.00

Includes Third Party allowance of £1200.00

The Traditional Plan

Includes all of our standard funeral services as stated, also includes;

- Hygienic Treatment of the deceased
- Viewing facilities at our Private Chapel of Rest
- Handling donations to chosen charity, including using our online donation facility
- One Limousine for mourners to local cemetery / crematorium and return to chosen location
- The funeral cortege to start from a chosen location
- Veneered oak coffin, fully fitted and lined
- 30 orders of service, to include two photographs

Cost £4250.00

Includes Third Party allowance of £1200.00

If a Church service is required for this option then an additional fee may be added to both our charges and the third party costs.

The Superior Plan

Includes all of our standard services and all of the Traditional Plan options and also;

- Service in church prior to burial or cremation
- Second limousine for mourners
- Solid wood coffin with quality fitting and linings
- 50 orders of service, to include two photographs
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Cost £5050.00

Includes Third Party allowance of £1200.00

If a Church service is required for this option then an additional fee may be added to the third party costs .

Woodland Burial Plan

The Woodland Burial Plan can be used at either Harbour View or Poole and Wimborne Burial Ground. This plan includes all of the standard funeral services as stated in the Traditional Plan but also covers within the third party allowance;

- A service in the burial ground centre if required.
- The interment fee
- A choice of interment location depending on burial ground regulations.

The purchase of a plot can be done separately at any time of need or the cost can be added to the funeral plan.

Cost £4250.00

Includes third party allowance of £1200.00

If a Church service is required for this option then an additional fee may be added to both our charges and the third party costs. No memorial costs have been included in this plan.

What to consider

Prior to our first meeting the only definite choice you need to have considered is whether your wish is for cremation or burial. We will happily advise on choice of crematorium or burial ground.

Our funeral plan options are a guide to typical funerals and you may find one that matches your personal wishes or we can bespoke something to your more exact requirements.

We recommend the following aspects are considered in helping you make your choice, which we will happily advise on;

- Location of service - is a service at a church required?
- Type of service - is the service to be religious or non-religious?
- Would transport be required for mourners?
- Would family members/friends wish to use our Private Chapels of Rest for viewing?
- If cremation, what is to happen to the cremated remains?
- There are many choices of coffin from traditional wood finishes to coffins made from natural products such as wicker or seagrass, we will advise of the difference in cost

What happens next....

Once you feel ready we will happily meet you to discuss your requirements in either your own home or one of our branches. We will discuss your requirements and option choices to personalise the funeral plan to your exact needs.

Payment can be made at this time if required but we would like to stress there is no obligation at this time to financially commit until you feel ready. If required we can supply a quotation with the different payment options available to you for you to consider.

Payment Options

Payment can be made by

- Cheque or debit/credit card for the full balance
- 12 months interest free instalments by direct debit with a £49.00 minimum deposit
- If aged 78 and under you may pay using the 'low cost instalment' option - payments are made from 2-30 years by monthly direct debit and the maximum number of years available will be based on the final payment being made during your 80th year of age. There is a service charge added and we can provide a quotation for any scenario of years up to the maximum allowed for your age. A minimum deposit of £49.00 is required.

Your Personal Wishes

Once you have set up your funeral plan with us, you will receive a 'My Funeral Wishes' booklet which will allow you to plan your service in advance, you can design and specify the exact type of service you'd like and any personal wishes, for example which hymns or music you would like, so that your family and friends can celebrate your life as you would wish them to.

Furthermore, by letting your family know how you'd like your funeral or memorial service to be, they'll have less decisions to make during an emotional time. Tell someone close to you about this booklet or give them the enclosed postcards with details of where the booklet is kept.



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Golden Charter Regional Funeral Planners of the Year 2010, 2011, 2012 & 2014
Blackmore Media Customer Service Award Winner 2015
Blackmore Media Family Business of the Year 2012

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