

1403 Bayview Avenue, Toronto, Ontario M4G 3A8

# Consumer Price List

### SCHEDULE OF FEES

These schedules are offered to assist you to arrange a personalized service and to promote a clearer understanding of fees.

Individual preferences and beliefs vary. Although we have endeavored to provide you with detailed information, your options are virtually limitless.

### A STATEMENT OF RIGHTS

# As a client family of the Humphrey Funeral Home A.W. Miles – Newbigging Chapel Limited ...

YOU HAVE THE RIGHT to fair and honest service of the highest possible standard, with absolute confidentiality.

YOU HAVE THE RIGHT to be treated with dignity and respect at all times, knowing that your feelings and opinions will be honoured by every member of the Humphrey Miles – Newbigging staff.

YOU HAVE THE RIGHT to be served without pressure, and to be fully informed of all costs related to service and merchandise options, and that these options be available in a wide range of price categories.

YOU HAVE THE RIGHT to be charged for only the service and merchandise which you have authorized, and to be completely satisfied with the service and merchandise you have selected.

YOU HAVE THE RIGHT to be served by Humphrey Miles – Newbigging regardless of cause of death or your ability to pay.

YOU HAVE THE RIGHT to receive compassion and support before, during, and after your chosen arrangement.

Kim R. Hunter President Owner/Operator kim@humphreymiles.com www.humphreymiles.com 416-487-4523 416-487-4395 (fax) 1-800-616-3311 (toll free)

For Affiliated businesses see page 20.



FULL SERVICE TRADITONAL - ONE DAY VISITATION - SERVICE THE NEXT DAY

REQUIRED PROFESSIONAL SERVICES Professional Services (Licensed Funeral Director)	\$2955
Basic Facilities	\$ 625
Transport of Remains (1 staff person, within 40 km) and Administrative Vehicle	\$ 835
Documentation and the Provision of Proof of Death Certificates	\$ 695
Support Staff Services	\$ 935
Necessary Care and Basic Shelter of the Remains	\$ 760
SELECTIVE SERVICES	
Complete Embalming of Remains*	\$ 625
Facilities for Preparation and/or Embalming*	\$ 205
Facilities for Visitation	\$ 310
Staff Services for Visitation	\$ 415
Staff Services for Ceremony – Chapel	\$ 590
Facilities for Ceremony – Chapel	\$ 795
TRANSPORTATION SERVICES (within 40 km - over 40 km - \$2.95/km)	
Funeral Coach**	\$ 605
TOTAL OF TRADITIONAL SERVICES	\$10350

<u>Please note</u>: Casket, Urn, newspaper, clergy, live streaming, reception lounge(s), catering, cremation fee, cemetery fees, church fees, coroner fee, registration fee and other services to be added. Professional casket bearers available upon request \$175 each (3 hour maximum) \*\*If service is chapel complete, service van (\$535) would be applicable not funeral coach. \*Embalming and \*facilities for embalming are optional. (HST 13% applicable to some items).

MEMORIAL - REMEMBRANCE SERVICE - ONE DAY VISITATION - SERVICE THE NEXT DAY

REQUIRED PROFESSIONAL SERVICES Professional Services (Licensed Funeral Director)	\$2955
Basic Facilities	\$ 625
Transport of Remains (1 staff person, within 40 km) and Administrative Vehicle	\$ 835
Documentation and the Provision of Proof of Death Certificates	\$ 695
Support Staff Services	\$ 935
Necessary Care and Basic Shelter of the Remains	\$ 760
SELECTIVE SERVICES	
Facilities for Visitation	\$ 310
Staff Services for Visitation	\$ 415
Staff Services for Ceremony – Chapel	\$ 590
Facilities for Ceremony – Chapel	\$ 795
TRANSPORTATION SERVICES (within 40 km - over 40 km - \$2.95/km)	
Service vehicle (s)	\$ 535
TOTAL OF TRADITIONAL SERVICES	\$9450

<u>Please note</u>: Casket or cremation container, Urn, newspaper, clergy, live streaming, reception lounge(s), catering, cremation fee, cemetery fees, church fees, coroner fee, registration fee and other services to be added. (HST 13% applicable to some items).

TRADITIONAL - SAME DAY SERVICE (CASKET)

REQUIRED PROFESSIONAL SERVICES	
Professional Services (Licensed Funeral Director)	\$2955
Basic Facilities	\$ 625
Transport of Remains (1 staff person, within 40 km) and Administrative Vehicle	\$ 835
Documentation and the Provision of Proof of Death Certificates	\$ 695
Support Staff Services	\$ 935
Necessary Care and Basic Shelter of the Remains	\$ 760
SELECTIVE SERVICES	
Complete Embalming of Remains*	\$ 625
Facilities for Preparation and/or Embalming*	\$ 205
Staff Services for Ceremony – Chapel	\$ 590
Facilities for Ceremony – Chapel	\$ 795
TRANSPORTATION SERVICES (within 40 km - over 40 km- \$2.95/km)	
Funeral Coach **	\$ 605
TOTAL OF SAME DAY SERVICES (CASKET WITH EMBALMING)	\$9625

<u>Please note</u>: Casket, Urn, flowers, newspaper, clergy, live streaming, reception lounges, catering, cremation fee, cemetery fees, church fees, coroner fee, registration fee and other services to be added. (HST 13% applicable to some items). Professional casket bearers available upon request \$175 each (3 hour maximum) \*\*If service is chapel complete service van (\$535) would be applicable not funeral coach. \*Embalming and \*facilities for embalming are optional.

# MEMORIAL - REMEMBRANCE - SAME DAY SERVICE

REQUIRED PROFESSIONAL SERVICES	
Professional Services (Licensed Funeral Director)	\$2955
Basic Facilities	\$ 625
Transport of Remains (1 staff person, within 40 km) and Administrative Vehicle	\$ 835
Documentation and the Provision of Proof of Death Certificates	\$ 695
Support Staff Services	\$ 935
Necessary Care and Basic Shelter of the Remains	\$ 760
SELECTIVE SERVICES	
Staff Services for Ceremony – Chapel	\$ 590
Facilities for Ceremony – Chapel	\$ 795
TRANSPORTATION SERVICES (within 40 km - over 40 km - \$2.95/km)	
Service vehicle (s)	\$ 535
TOTAL OF SAME DAY SERVICES REMEMBRANCE OR MEMORIAL	\$ 8725

<u>Please note</u>: Casket or Cremation container, Urn, flowers, newspaper, clergy, live streaming, reception lounge(s), catering, cremation fee, cemetery fee, church fee, registration fee and other services to be added. (HST 13% applicable to some items).

Traditional - Gathering only - Visitaton Room - No Service - Casket

REQUIRED PROFESSIONAL SERVICES	
Professional Services (Licensed Funeral Director)	\$1505
Basic Facilities	\$ 520
Transport of Remains (1 staff person, within 40 km) and Administrative Vehicle	\$ 835
Documentation and the Provision of Proof of Death Certificates	\$ 695
Support Staff Services	\$ 830
Necessary Care and Basic Shelter of the Remains	\$ 760
SELECTIVE SERVICES	
Complete Embalming of Remains*	\$ 625
Facilities for Preparation and/or Embalming*	\$ 205
Facilities for visitation	\$ 310
Staff Services for visitation	\$ 415
TRANSPORTATION SERVICES (within 40 km - over 40 km- \$2.95/km)	
Funeral Coach **	\$ 605
TOTAL OF SAME DAY SERVICES REMEMBRANCE OR MEMORIAL	\$ 7305

<u>Please note</u>: Casket or Cremation container, Urn, flowers, newspaper, clergy, live streaming, reception lounge(s), catering, cremation fee, cemetery fee, church fee, registration fee and other services to be added. Professional casket bearers available upon request \$175 each (3 hour maximum). \*\*If service is chapel complete, service van (\$535) would be applicable not funeral coach. \*Embalming and \*facilities for embalming are optional. (HST 13% applicable to some items).

 $Remembrance-Memorial \textbf{-} Gathering \ only-visitation \ room-no \ service$ 

REQUIRED PROFESSIONAL SERVICES	
Professional Services (Licensed Funeral Director)	\$1505
Basic Facilities	\$ 520
Transport of Remains (1 staff person, within 40 km) and Administrative Vehicle	\$ 835
Documentation and the Provision of Proof of Death Certificates	\$ 695
Support Staff Services	\$ 830
Necessary Care and Basic Shelter of the Remains	\$ 760
SELECTIVE SERVICES	
Facilities for visitation	\$ 310
Staff Services for visitation	\$ 415
TRANSPORTATION SERVICES (within 40 km - over 40 km - \$2.95/km)	
Service Van	\$ 535
TOTAL OF SAME DAY SERVICES REMEMBRANCE OR MEMORIAL	\$ 6405

<u>Please note</u>: Casket or cremation container, Urn, flowers, newspaper, clergy, live streaming, reception lounge(s), catering, cremation fee, cemetery fee, coroner's fee, registration fee and other services to be added. (HST 13% applicable to some items).

TRADITIONAL - GRAVESIDE SERVICE (CASKET)

REQUIRED PROFESSIONAL SERVICES	
Professional Services (Licensed Funeral Director)	\$1505
Basic Facilities	\$ 485
Transport of Remains (1 staff person, within 40 km) and Administrative Vehicle	\$ 835
Documentation and the Provision of Proof of Death Certificates	\$ 330
Support Staff Services	\$ 385
Necessary Care and Basic Shelter of the Remains	\$ 760
SELECTIVE SERVICES	
Complete Embalming of Remains*	\$ 625
Facilities for Preparation and/or Embalming*	\$ 205
Staff Services for graveside	\$ 415
TRANSPORTATION SERVICES (within 40 km - over 40 km- \$2.95/km)	
Funeral Coach	\$ 605
TOTAL OF SAME DAY SERVICES REMEMBRANCE OR MEMORIAL	\$ 6150

<u>Please note</u>: Casket, Urn, flowers, newspaper, clergy, live streaming, reception lounge(s), catering, cemetery fee, registration fee and other services to be added. Professional casket bearers available upon request \$175 each (3 hour maximum). (HST 13% applicable to some items). \*Embalming and \*facilities for embalming are optional.

GRAVESIDE SERVICES (URN)

# REQUIRED PROFESSIONAL SERVICES

Professional Services (Licensed Funeral Director)	\$1505
Basic Facilities	\$ 485
Transport of Remains (1 staff person, within 40 km)	\$ 835
and Administrative Vehicle	
Documentation and the Provision of Proof of Death Certificates	\$ 330
Support Staff Services	\$ 385
Necessary Care and Basic Shelter of the Remains	\$ 760
SELECTIVE SERVICES	
Staff Services for graveside	\$ 310
TRANSPORTATION SERVICES (within 40 km - over 40 km- \$2.95/km)	
Service Van	\$ 535
SUB-TOTAL	\$5145

<u>Please note</u>: Casket or cremation container, Urn, flowers, newspaper, clergy, live streaming, reception lounge(s), catering, cremation fee, cemetery fee, registration fee and other services to be added. (HST 13% applicable to some items).

### IMMEDIATE DISPOSITION

# REQUIRED PROFESSIONAL SERVICES

Professional Services (Licensed Funeral Director)	\$1195
Basic Facilities	\$ 485
Transport of Remains (1 staff person, within 40 km)	\$ 835
and Administrative Vehicle	
Documentation and the Provision of Proof of Death Certificates	\$ 330
Support Staff Services	\$ 385
Necessary Care and Basic Shelter of the Remains	\$ 760
TRANSPORTATION SERVICES (within 40 km)	
Service Van	\$ 535
TOTAL OF A IMMEDIATE DISPOSITION	\$4525

<u>Please note</u>: Casket or cremation container, Urn, flowers, reception lounge(s), catering, cremation fee, cemetery fee, registration fee and other services to be added. (HST 13% applicable to some items).

OUR FACILITIES/SERVICES ARE ALSO AVAILABLE TO FAMILIES WHO MAY HAVE OBTAINED CERTAIN SERVICES ELSEWHERE

### REQUIRED PROFESSIONAL SERVICES

Smart Serve

Wine and/or Beer glass rental

Catering

Professional Services (Licensed Funeral Director)	\$595
Basic Facilities	\$ 240
Documentation/Billing	\$ 165
Support Staff Services	\$ 190
TOTAL OF OUTSIDE FUNERAL PROVIDERS	\$ 1190
<u>PLUS</u>	
SELECTED SERVICES (SEE PRICE LIST) EXAMPLES OF SERVICES	
Staff Services for Ceremony – Chapel	\$ 590
Facilities for Ceremony – Chapel	\$ 795
Leaside Lounge	\$295
Rosedale Lounge	\$ 395
Both Lounges – Leaside and Rosedale	\$ 650
Staff services one reception lounge	\$ 400
Staff services two reception lounges	\$ 800

\$250

To be determined

To be determined

<u>Please note</u>: Urn, flowers, newspaper, clergy, live streaming. (HST 13% applicable).

Price List

# REQUIRED PROFESSIONAL SERVICES

### **Professional Services (Licensed Funeral Director)**

\$1195 - \$2955

Includes professional consultation, guidance, estate advise and coordination of services. Options involving rites and ceremonies including assistance prior to, during and after the provided services, in addition to assisting with personalization of selections such as clergy, musicians, cemetery and/or crematorium, website, drafting notices, catering, vehicles, etc.

**Basic Facilities** \$ 485 - \$ 625

Pertains to non-visitation / ceremonial / reception areas, etc., including parking lot, public washrooms, cloakrooms, heating, lighting, maintenance, arrangement office (etc.).

### **Transport of Remains & Administrative Vehicle**

\$835

(1 staff person) – transportation of the remains from one place to another, for example: from the hospital to our premises, for distances not exceeding 40 km of the Funeral Home.

Administrative Vehicle – registration of death and other functions.

**Documentation** \$ 330 - \$ 695

Basic requirements of completing and filing of documents including, but not limited to, death registration, burial permit, Coroner's certificate for cremation. As part of this service, we will provide you with four Proof of Death Certificates. Such certificates are usually accepted for most estate settlement purposes, but sometimes a Provincial Death Certificate will be necessary and is available from the Office of the Registrar General. This may also include a Register Book and Acknowledgment Cards for Traditional, Remembrance and Memorial Services.

### **Support Staff Services**

\$ 385 - \$ 935

Non-licensed funeral staff, such as completion of basic details, all relevant documentation, delivering permits, etc.

# **Necessary Care of Remains and Basic Shelter of the Remains**

\$ 760

(Required facilities where basic preparation is provided) care of the remains for placement into the casket, setting of facial features for identification without embalming. A monitored, refrigerated facility for Necessary Care of Remains.

# Price List

# **SELECTIVE SERVICES**

Partial Embalming of Remains	\$ 415
In addition to Necessary Care of Remains, which includes minimal	
embalming as well as bathing and dressing.	
Full Embalming of Remains  Replacing blood and bodily fluids with preservatives. It is a process of sanitation, restoration and temporary preservation. Embalming is not legally required within the Province of Ontario, but may be recommended to preserve the body between the time of death and the visitation or disposition of the deceased. However, should you wish to have an open casket for either private family viewing or public visitation, or should the funeral services be extended beyond 24 hours after the death, we strongly suggest that this service be considered. For identification purposes, some partial preparations may be necessary. Your permission is obligatory. It is our company policy that if a body is present for visitation prior to a ceremony, full embalming is required.	
Facilities for Preparation / Embalming The use of the room during the embalming process.	\$ 205
Staff Services for Visitation  Licensed Funeral Director to coordinate and oversee the visitation  (informal gathering) for a period up to 1 day.	\$ 415
Facilities for Visitation  (requires Staff Services for Visitation) – designated facilities used for visitation for any portion of one day.	\$ 310
Additional Use of Facilities for Each Additional Day of Visitation	\$ 210
Additional Staff Services for Each Additional Day of Visitation	\$ 295
Staff Services for Ceremony – Chapel Staff to coordinate and oversee the ceremony or memorial at our premises.	\$ 590
Staff Services for Ceremony – Church Staff to coordinate and oversee the ceremony or memorial at a church.	\$ 590
Staff Services for Ceremony – Graveside or Crematorium Chapel Staff to coordinate and oversee a memorial at another location, with casketed remains present.	\$ 415
Staff Attendance - Witnessing of Cremation	\$ 205

# Price List

# **SELECTIVE SERVICES continued**

Professional Casket Bearer – 3 hour maximum	\$ 175	
Facilities for Ceremony (Requires Staff Services for Ceremony) – Designated facilities at our Funeral Home used for the ceremony.	\$ 795	
Staff Attendance at Disposition of Cremated Remains	\$ 310	
<b>Priority Service for Cremation</b>	\$ 205	
Organist / Pianist Fee(s)  (Requires Use of Organ or Piano) – beginning one-half hour prior to the start of the ceremony through until the end of the ceremony.	\$ 175	
Use of Organ or Piano / Sound System  Beginning one-half hour prior to the start of the ceremony through until the en of the ceremony.	\$ 95 nd	
TRANSPORTATION SERVICES (additional charges will apply after 3 hours of use)		
Funeral Coach Service Van Limousine(s)	\$ 605 \$ 535	
4 passenger vehicle 4 passenger Mercedes vehicle 7 passenger vehicle 9 passenger vehicle Utility Vehicle(s)	\$ 310 \$ 415 \$ 520 \$ 555	
transport funeral/equipment/floral arrangements to church/cemetery/reception	\$ 210	
Other Transportation Charges – such as: Transfer of Cremated Remains to Airport (4 Passenger) To Consulate Overtime Charges - Funeral Coach	\$ 295 \$100/hr. \$ 120/hr.	
- 4 Passenger Mercedes or 7 passenger Limousine - 9 Passenger - 4 Passenger vehicle  Transportation Needs Outside 40 Kilometre Radius from Funeral Home – per - 4 Passenger Limousine/Van - 7/9 Passenger Limousine or Funeral coach	\$ 120/hr. \$ 130/hr. \$ 100/hr.	

# Price List

# **SELECTIVE SERVICES continued**

<b>Removal of Pacemaker / Other Implants</b> – The removal of a pacemaker or implant will be carried out by a licensed professional.	
Facilities for Reception – use of facilities for a reception following the ceremony which includes using white linens, silver service, china, the use of the facilities and to supply non-alcoholic beverages (water, coffee, tea, soft drinks).  Rosedale Room Leaside Room Both Rooms	\$ 395 \$ 295 \$ 650
Catering for Reception  We offer a selection of Deluxe Assortment Trays, Complete Trays and Sandwiches & Sweets. Please speak with your Funeral Director to discuss our catering options and costs.	
<b>Additional Staff Services for a Reception</b> – should food be brought in, not previously placed on trays, a \$45 per hour per hostess charge will be levied, with a one-hour minimum for each hostess.	\$ 45/hr
<b>Staff Services for a One-Room Reception</b> – one or two hostesses, dependent on the number of attendees, to dress the room using linens, china and silver, receive and place the catering, make the tea and coffee, serve the beverages to guests, return the room to pristine condition.	\$ 400
<b>Staff Services for a Two-Room Reception</b> – three or four hostesses, dependent on the number of attendees, to dress the rooms using linens, china and silver, receive and place the catering, make the tea and coffee, serve the beverages to guests, return the room to pristine condition.	\$ 800
<b>Smart Pour Hostess Fee</b> – staff certified through the LLBO Smart Pour Program for serving alcoholic beverages (wine and beer only).	\$ 250
Glass Rentals – Wine glasses (each) Beer glasses (each) Champagne flutes (each)	\$ 1.00 \$ 1.25 \$ 1.25
Staff Services for Off-Site Receptions – 4 hour minimum, minimum cost per person	\$ 125

# Price List

# **MERCHANDISE (SUPPLIES)**

Casket of Your Selection (all listed caskets are suitable for cremation)

Sizes Youth – sizes available upon request

Adult – from 81"1 X 16-1/2"h X 25-1/4"w to 84-1/4"1 X 29-1/4"w X 23-1/2"h

Name, Model & Manufacturer	Description	
Custom Fibreboard/600/10 Northern	Black Fibreboard	\$ 795
Windsor/501/40 Northern	Blue Cloth-Covered	\$1535
Millwood/BLS16 55, Victoriaville	Raised Flat Top, Blue-Grey Fabric	\$1975
Stanley, 899 Rental, Northern	Solid Poplar	\$2195
Carrington/14102-2, Northern	Solid Poplar, Enviro Friendly, Natural Colour finish	\$2415
Bamboo Coffin, 8012-02-450, Northern	Enviro Friendly	\$3095
Westbridge/BSL16-780-130-01, Victoriaville	Ebony Veneer	\$3295
Brentwood/FV272-00005/ Victoriaville	Shell with Base moulding, beige crepe interior, wood bottom and carriers	\$3495
Gate Stone/B14-1228, Northern	Solid Poplar, Mahogany, Satin Finish	\$4925
Clarion/52682-16-00, Victoriaville	Poplar Veneer, Light Titian Finish	\$5275
Tallinn/445 Northern	Solid Oak Top & Bottom, Amber Satin Stain	\$5495
Kingsgate/517, Northern	Poplar Shell, Northern Walnut Gloss Finish	\$5825
Cameron/BLS16-52-5470-04, Victoriaville	Poplar Veneer, Hand Polished Exterior	\$6045
Park Avenue/BLS16-54500, Victoriaville	Poplar, American Cherry Finish	\$6815
Versailles/8012-02-450, Victoriaville	Solid Poplar, Satin Finish	\$7255
Madison/706, Northern, Octagon	Solid Maple, Glossy Cherry Exterior	\$7695
Berkshire/B14-1235, Victoriaville	Solid Pecan, Satin Mid-Brown Finish	\$7915
Westboro/5756, Victoriaville	Solid Appalachian Red Oak, Satin Finish	\$8245

# Price List

# **Urn Selections**

Name, Model & Manufacturer	Description	
Simcoe, Elite	Baltic Birch, Black Satin Finish	\$ 275
Raku, L.J. Smith	Fired Clay - Crackle (D7 H9-1/2) - Red (D7 H8)	\$ 425
Exotic Stone, GitMit	Marble S5 (L5 W5 H9)	\$ 425
Brass Urn with Copper Inlay, GitMit	RB10 Brass (H10 W7)	\$ 495
Bamboo, CFCS	Solid Barbados Bamboo	\$ 525
Speckled, Commemorate	Emerald Brass (D6-1/2 H10-1/2)	\$ 575
Rosewood, GitMit	Rosewood (L9-1/2 W6-1/2 H5)	\$ 595
Butterfly (Teal), CFCS	Brass (H10-1/2 W7)	\$ 625
Saturn, Commemorate	Chestnut Bronze (D7 H9-1/2)	\$ 695
Veteran Oak S12, Victoriaville	Solid Oak (L10-1/2 W8 H6)	\$ 775
Viridian Sky Blue, CFCS	Fired Ceramic Porcelain (D9 H8-1/2)	\$ 795
Exotic Onyx, GitMit	Onyx D6 (D8 H9)	\$ 855
Cedar, Gravure Craft	Solid Cedar (L10 W7 H6)	\$ 895

Sizes – all measurements are in inches (L – length, W – width, H – height, D – diameter)

### Price List

### **Outer Burial Container Selections**

# **URN VAULTS**

CHITTICLIS		
Name, Model & Manufacturer	Description	
Basic Urn, Superior Vault Eckels	Plastic	\$ 195
Urn Vault-Titan, Superior Vault	Sealed, Full set-up and lower at Grave	\$ 895
Urn Vault-Patrician, Superior Vault	Sealed Concrete, Full set-up and lower	\$ 995
	at Grave	
CASKET VAULTS		
Name, Model & Manufacturer	Description	
Crypt-Graveliner, Superior Vault	No Seal	\$1275
Guardian Vault, Superior Vault	Non Waterproof, Silver Painted,	\$1575
	(Interior length 30W X 86L X 26H)	
Titan Sealed Vault, Superior Vault	Sealed, (Interior length 30W X 86L X 26H)	\$1975
Patrician Sealed Vault, Superior Vault	Sealed, (Interior length 30W X 86L X 26H)	\$2695
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# Athenian, Superior Vault Stainless Steel Lined, Sealed, (Interior length 30W X 86L X 26H) Athenian Rose, Superior Vault Stainless Steel Lined, Sealed, (Interior length 30W X 86L X 26H) (Interior length 30W X 86L X 26H)

Lydian, Superior Vault Copper Lined, Sealed, \$4995
(Interior length 30W X 86L X 26H)

Bronze Lined Vault, Superior Vault Sealed \$4995

### Price List

### **PAYMENT**

Unless otherwise specified, payment in full is due within 30 days of signing the contract. Payment may be made by cash, cheque, debit, e-transfer and most major credit cards. Financing charges apply to payment plans. Beyond the allotted time, interest will be charged at a rate of 12% per annum, calculated and compounded monthly from the due date until paid in full. A minimum of one-third of the account is required at the time of arrangements; fifty percent is requested! There will be a charge of \$45.00 for any non-sufficient funds (NSF) cheques returned by the bank. Any costs of collection shall be the responsibility of the Purchaser.

# 1. GUARANTEED PREPAID CONTRACT (TRUST)

Cash, personal cheque or bank draft

This is a single payment in full, for the services, merchandise, and cash disbursements selected. The money is invested with a third party financial company and remains in the name of the recipient, right up until the services are required.

Payment is made at the time of the prearrangement conference or within thirty days of the conference.

If desired, a formal quotation for services selected will be mailed or electronically sent to you for your consideration prior to prepayment.

When Humphrey Funeral Home A.W. Miles – Newbigging Chapel Limited receives payment in full, we will guarantee that the cost of the contracted services and merchandise will not exceed the total amount invested (including the initial payment and interest), but excluding any existing or future taxes or charges imposed by the Municipal, Provincial or Federal Governments.

Additions or alterations at the time of need to these selected services by the recipient's family or legal representative would be the responsibility of the estate at the prevailing cost.

### 2. TIME PAYMENT CONTRACT (TRUST)

The Humphrey Funeral Home A.W. Miles – Newbigging Chapel Limited offers many time payment options that can be tailored to fit everyone's budget. Monthly, semi-annual or annual payments, which range from 1 to 3 years, are available dependent on your individual needs and circumstances. There is no interest charged if paid within the first year.

The prepaid time contract will be issued, which will include the schedule of agreed-upon installment payments.

Depending on the type of payment plan issued, if death should occur during the installment period, the balance will become the responsibility of the estate or legal representative and be payable in full within 30 days after the date of death at the prevailing cost.

### 3. PARTIAL PAYMENT CONTRACT

If desired, the purchaser may elect to prepay only a portion of the cost of the selected services and merchandise. Selected items equaling the deposit amount will be detailed on the funeral home contract. The remaining items that are not prepaid for will be the responsibility of the estate or legal representative at the prevailing cost of services and merchandise selected at time of need.

# 4. Insurance (Annuity)

A funeral prepaid with an insurance product may be the right choice if you are under the age of 75. This product gives you the flexibility to make time payments by direct deposit or credit card options. Your prepaid insurance contract is protected by, the insurance industry protection fund.

\**NOTE*:

### Cancellation:

Prepaid contracts may be cancelled at anytime. Depending on the type of investment selected, the monies held, including interest earned, would be returned subject to a cancellation fee as mandated by the Bereavement Authority of Ontario, to the purchaser, the recipient or the recipient's estate, as applicable under the Funeral, Burial and Cremation Services Act, 2002.

If the insurance plan covers the prepaid contract, the cash value at cancellation is outlined in the insurance policy.

Affillated with A Basic Service 1403A Bayview Avenue, Toronto, ON M4G 3A8 416-226-2480