

Funeral Plans – A word of Warning!!!!!!

I am writing this article to inform readers about my recent experience with a well known prepaid funeral plan provider. Unfortunately I am not allowed to mention their name but it is (NOT GOLDEN LEAVES)

In 2005 Norma and myself decided, like a lot of people, to take out a prepaid funeral. We were reassured that when death occurs, with one easy phone call everything would be organised and paid for, with not a penny more to pay.

One phone call Ha ha ha!.....

My beloved partner Norma Rowan passed away on Sunday 4th November 2007 at 4:30 in the morning. First I telephoned a number provided in the UK – no answer!

Secondly I telephoned another number provided – answer phone only!

Thirdly, I contacted a number here in Spain – at last I got a voice at the other end – However they only spoke Spanish no English at all!

Then I remembered a funeral that I had attended earlier and a Funeral Director called Tony Smith. I had his card and then rang his 24 hour contact number. Within 30 minutes of my call Tony arrived at my home. Tony Smith then contacted Mazarrón Tanatorio to check that Norma had been taken there on instruction from the hospital. Tony was able to confirm that Norma was indeed in the Chapel of Rest in Mazarrón. However, when Tony informed the Funeral Director on duty that Norma was covered by a certain funeral plan provider, his response was that he had never heard of the Funeral Company we had paid into and was unsure as to whether they accepted their plans. Tony subsequently had a meeting with the owner of the Funeral Home, Mr. Jose Blaya, who confirmed that he has no contract at all with that company, not now, nor will they in the future. The main reason, amongst others, why he does not accept these funeral plans is that they do not pay the full cost of a funeral - far from it!!!!!! This was a shock to hear, as it states in our plans that the Funeral Plan Company has a legal binding contract with the funeral directors – all of whom speak English – and Mazarrón Tanatorio was printed all over our documents. As they do not speak any English at Mazarrón Tanatorio, all of that was a misrepresentation on the Funeral Plan Company's part.

When Tony eventually got hold of a representative from the company, (a funeral director from Alicante) he also confirmed that no agreement was in place between them and Mazarrón Tanatorio. The representative then wanted Norma moved back to Cartagena to a funeral directors that they have an agreement with. Tony intervened and arranged with Mr. Jose Blaya for Norma to stay at the Tanatorio and as a favour to Tony, due to their good working relationship, (but only as a one-off incident), Norma was able to stay in Mazarrón.

The saga continued as it was strongly suggested by the Funeral Plan Company that Norma's funeral was to take place on the Tuesday, when we had spent extra money originally to pay for 4 day's delay in funeral arrangements. Once again Tony was able to extend this until Thursday 8th November as we had Norma's daughter flying out from the UK. To add insult to injury, on the day of the funeral, unbeknown to us, the representative tried to charge us an extra 160 euros as the funeral took place 8 hours over the 4 days we had paid for in the plan. Tony on our behalf refused to pay this additional cost.

I would just like to thank Tony for taking charge of all the funeral arrangements with dignity, care and respect. If he had not got involved, we hate to think what would have happened. Tony guided us through the service. He arranged the minister, service sheets, organised the music in memory of Norma and the hymns and even the catering afterwards. He collected me the evening before the funeral so that I could pay my last respects to Norma. Even after the dreadful ordeal we experienced with the Funeral Plan Company, the funeral itself was a lovely tribute to my beloved Norma.

To this day no one from that company has contacted me to pass on their condolences. It's an absolute disgrace that a company who advertises that it is a leading funeral provider can treat people in this way. They have misrepresented themselves and the funeral plans that they sell. I have learnt that they are no more than a marketing company selling plans to meet targets and once they have sold the plan they pass you over to someone else. So please let this serve as a warning to those living in the Mazarrón area. Think very carefully who you sign up to for a pre – paid plan with. As the Funeral Home does not accept the plan we paid into and as a result of this incidence, I am now in the process of transferring my plan across to a Golden Leaves Policy with Tony Smith.