

FUNERAL SERVICES

10 Questions You Should Ask

DIVISION OF PROFESSIONAL REGULATION



ILLINOIS

DEPARTMENT OF

FINANCIAL AND

PROFESSIONAL

REGULATION

320 West Washington, 3rd Floor
Springfield, Illinois 62786

James R. Thompson Center
100 West Randolph Street, Suite 9-300
Chicago, IL 60601

www.idfpr.com

Having the answers to these 10 questions can assist in lessening the stress of the decisions surrounding the disposition of your loved one. A licensed Funeral Director or Funeral Director and Embalmer (collectively referred to as “Funeral Directors”) should answer these questions in a timely manner to help with your understanding.

FUNERAL SERVICES

10 Questions You Should Ask

1. Is the Funeral Director licensed?

The Funeral Director will supervise substantially all of the activities of the final disposition, including removing the body, embalming, cremating, or burial. The Department regulates the activities of Funeral Directors, not the funeral home or chapel. Ask for the Funeral Director’s license number for verification. The number should begin with 034 or 031.

Licensed Funeral Directors must follow the law!

2. Is the license active?

Verify the license of anyone claiming to be a Funeral Director on the Department’s License Look-up at:

<https://ilesonline.idfpr.illinois.gov/DPR/LookUp/LicenseLookup.aspx>

If the name is not listed, the individual is not properly licensed!

If the person is not listed or is not listed as “active” – be cautious. A license may be listed in a status other than “active” – such as refuse to renew, not renewed, suspended, or revoked.

A status other than “active” may indicate an individual is not properly licensed!

3. Where is your loved one going?

Before you allow a Funeral Director to remove your loved one’s remains, you should first decide which funeral establishment will provide the services. In order to complete plans for final disposition, the Funeral Director must have written approval, not merely verbal confirmation. Licensed Funeral Directors know that before removing or embalming a body the family must authorize the removal.

4. How much will you pay?

You are entitled to a general price list which itemizes the costs of goods and services offered. You should understand that funeral services and items such as caskets vary greatly in price. Many funeral establishments now have their general price list online and they should be able to give you the information over the phone. Any casket on display must have its price clearly marked.

Review descriptions, photographs or other materials very carefully before signing any documents to make sure it is what you have requested!

5. Is the full cost in writing?

At the time funeral arrangements are made and prior to rendering the funeral services, make sure that **all** the costs are in writing – this is the law. A Funeral Director must furnish a written copy of the Statement of Goods & Services to the person responsible for making the funeral arrangements – this must be signed by you and the Funeral Director. This document should contain important items, including: the name, address, and telephone number of the funeral establishment; the date that the arrangements were made; the price of the services; and pre-payment or other payment terms.

6. Did they seek you out?

Funeral Directors may advertise their services, but they cannot solicit at-need arrangements. Also, individuals such as police officers, hospice workers, coroner’s staff, and others must not seek compensation for soliciting business.

Be very cautious of individuals who approach you to help with funeral arrangements – this is a sign of potential problems!

7. Embalming Required?

Embalming is not required in Illinois; however, if the body is not buried or cremated within a certain time, embalming or refrigeration may be desirable to preserve the remains. Preservation is not an issue for certain methods of disposition such as cremation or immediate burial.

8. Burial or cremation?

If you desire a burial plot, there must be a specific price. You should also be aware that some cemeteries require an outer burial vault to prevent gravesites from sinking. Make sure to ask for and review the cemetery price list, rules, and regulations, and memorialization options.

If cremation is the method of disposition, other traditional goods and services might be optional. Cremation requires the removal of implants such as pacemakers. Any removal of implants or devices should be pre-authorized. Many funeral establishments can receive compensation for these items. Find out whether you will receive the compensation for the items removed.

9. Who will witness the placement?

In all instances where the final disposition is a cemetery, the Funeral Director or the Funeral Director's designee must personally witness the placement of the remains.

10. Death Certificate?

With few exceptions, the medical certification shall be completed and signed by a physician within 48 hours after death. The Funeral Director must file the completed death certificate within 7 days after the death and prior to the final disposition of the body or the removal of the body from Illinois. Once the death certificate is filed, you should be able to get a certified copy for your records.

A Funeral Director's failure to timely file a death certificate is a violation of the law!

RESOURCES

Illinois Department of Financial and Professional Regulation, Division of Professional Regulation

100 West Randolph Street, Suite 9-300
Chicago, Illinois 60601
General Phone No.: 312-814-4500
Cemetery Oversight: 888-756-8331
www.idfpr.com

Complaint Intake Unit Phone No.: 312-814-6910
File a Complaint:
www.idfpr.com/Admin/Complaints.asp

State of Illinois Office of the Comptroller Cemetery Care & Burial Trust Pre-Need Licensing and Certification Enforcement

100 West Randolph Street, Suite 5-625
Chicago, Illinois 60601
General Phone No.: 877-203-3401
<http://www.ioc.state.il.us/index.cfm/departments/cemetery-care/>

Federal Trade Commission

Shopping for Funeral Services
www.consumer.ftc.gov/articles/0070-shopping-funeral-services

Some applicable Illinois laws available on the General Assembly's website:

- Funeral Directors and Embalmers Licensing Code, 225 ILCS 41/
- Cemetery Oversight Act, 225 ILCS 411/
- Illinois Funeral or Burial Funds Act, 225 ILCS 45/
- Disposition of Remains Act, 755 ILCS 65/
- Vital Records Act, 410 ILCS 535/
- Illinois Pre-Need Cemetery Sales Act, 815 ILCS 390/

FUNERAL ISSUES AND INFORMATION

Compassion, dignity, and respect – these are the words that should describe the final services upon the loss of a loved one. However, families can be faced with a barrage of critical decisions for final arrangements that can be confusing and can create stress during a time of grieving.

Often, one must be prepared to make important decisions within a short period of time. Some decisions may have been previously made by you or your loved one before death, referred to as “pre-need” - others must be made after death, referred to as “at-need.” In either case, you should know what companies and individuals will be involved in making the final arrangements and what services will be required. Commonly asked questions are:

- What family member will handle the arrangements?
- What Funeral Director or Funeral Director and Embalmer will be selected?
- Is a funeral service required?
- Will final disposition be by burial or cremation?
- How much do these options cost?

The Illinois Department of Financial and Professional Regulation issues licenses to Funeral Directors, Funeral Director and Embalmers, Funeral Director and Embalmer Interns, and Cemeteries. The Department asks that you keep in mind these important points as you prepare for the final arrangements of your loved one.

State of Illinois Web site - www.illinois.gov



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