



CODE OF GOOD PRACTICE

As funeral directors, our calling imposes upon us special responsibilities to those we serve and to the public at large. An important obligation is to provide information so that everyone can make knowledgeable decisions about funeral and cremation services.

In accepting our responsibilities, and as a condition of our affiliation with Selected Independent Funeral Homes, we affirm the following standards of good practice and hereby pledge:

1. To **provide the public with information** about funeral and cremation services, including prices, functions and the responsibilities of funeral directors
2. To make services available in **as wide a range of price categories** as necessary to meet the needs of all segments of our community, and to affirmatively extend to everyone the right to inspect and freely consider them all
3. To **quote conspicuously** in writing the charge for every arrangement offered, and to clearly identify the services, facilities, equipment and merchandise included in such quotations
4. To **adhere to the highest standard of conduct** in all aspects of business
5. To afford an ongoing **opportunity to all persons to discuss or arrange funerals in advance**
6. To **ensure that pre-need contracts fully disclose** those items which are guaranteed and those which are nonguaranteed, in terms that are clear and easy to understand
7. To **manage prepaid funds responsibly**, ensuring that promises are honored and expectations are met, within the letter and spirit of the law
8. To make no representation, written or oral, which may be false or misleading and to **apply a standard of honesty in all dealings**
9. To furnish each family, at the time arrangements are made, with a **written memorandum of charges** and to make no additional charge without their approval
10. To **respect all faiths, creeds and customs**, and to give full effect to the role of the clergy/celebrant
11. To maintain **qualified and competent staff, appropriate facilities and suitable equipment** required for comprehensive funeral and cremation services
12. To assure those we **serve the right of personal choice** in making service arrangements

We pledge to conduct ourselves at all times in a manner deserving of the public trust, and to provide a copy of this Code of Good Practice to the families we serve.

EXPLANATORY GUIDE TO THE SELECTED INDEPENDENT FUNERAL HOMES CODE OF GOOD PRACTICE

“Our calling involves special responsibilities to society.”

(Article III, Section I of the Selected Independent Funeral Homes Constitution)

The Code of Good Practice delineates the essential obligations of Selected Independent Funeral Homes members. It is supported by certain Constitutional and By-Law requirements, together with actions and policies adopted by the Board of Directors.

Words may have different meanings and are subject to variations in interpretation. It is for this reason that this Explanatory Guide has been prepared by the Selected Independent Funeral Homes Board to provide members and consumers with a fuller understanding of the Code of Good Practice.

The requirements and guidance suggested herein relate to minimum standards of performance. A member’s personal integrity and conscience will lead her/him to strive to surpass minimum requirements. The highest ethical and moral considerations must always be used in reaching the ultimate answers, but this Explanatory Guide is intended to provide fundamental guidance regarding member conduct in relation to the association’s requirements and policies.

In case of questionable conduct, the member involved will be given full opportunity to demonstrate her/his compliance with Selected Independent Funeral Homes membership responsibilities. Selected Independent Funeral Homes will use the following comments for general guidance, but will not be limited by them, remaining free to reach findings according to the attendant circumstances.

Members are cautioned to observe at all times any applicable provision of federal or state law or regulation. This Guide shall not be interpreted to permit violation of any such provision.

CODE OF GOOD PRACTICE (hereinafter referred to as the Code)

Preamble: “As funeral directors, our calling imposes upon us special responsibilities to those we serve and to the public at large. An important obligation is to provide information so that everyone can make knowledgeable decisions about funeral and cremation services. In accepting our responsibilities, and as a condition of our membership in Selected Independent Funeral Homes, we affirm the following standards of good practice and hereby pledge:”

The purpose is three-fold: (1) acknowledgment to the public that our responsibilities transcend the rules of the marketplace and a requirement that we are completely responsive to the needs of society regarding funeral, cremation, and other end of life services; (2) acceptance of the broad obligation of informing the public as the foundation for open and honest dealing; and (3) demonstration of our total acceptance of responsibility by acknowledging that failure to comply with the Code can result in loss of membership.

Code Provision 1: “To provide the public with information about funeral and cremation services, including prices, functions, and the responsibilities of funeral directors.”

Purpose – As stated in the Provision.

1a. Affirmative information efforts are desired in every appropriate manner. Certain efforts are required.

Example 1.1. Maintaining a constant supply of copies of the Code with the Code plaque displayed in a public area of the establishment is a required affirmative effort.

Example 1.2. Supplying the Code to local entities (churches, professional organizations, etc.) is an affirmative effort.

Example 1.3. Offering the Code or citing factual information from it in advertising is an affirmative effort.

Example 1.4. Conducting visitations, speaking to organizations, participating in career days or other counseling programs are affirmative efforts.

1b. Nothing herein is to be construed as either requiring or prohibiting the advertising of price information. However, such advertising, if any, shall comply with all laws against deceptive pricing and must be in compliance with Code Provision 8. (See Guides 8a, 8b, 8c.)

Code Provision 2: “To make services available in as wide a range of price categories as necessary to meet the needs of all segments of our community, and to affirmatively extend to everyone the right to inspect and freely consider them all.”

The purpose is to recognize and accept publicly our responsibility to serve all persons to whom we represent ourselves as available to be engaged; to do this in a manner which meets their needs, is within their means and is neither demeaning nor degrading.

This is one of the “special responsibilities” imposed on us by the unique nature of our calling. A freely offered range of products and services, adequate to meet the needs of our total community, is a basic obligation.

- 2a. A freely offered range of products and services adequate to meet the needs of the total community is a basic obligation and should be displayed in a manner meeting or exceeding regulatory requirements. The minimum offering may be related in a reasonable manner to the majority needs of the community but the availability of lesser-cost services to meet the needs of all segments of the community must be made known affirmatively to all clients.
- 2b. The basic items of service, facilities, equipment, merchandise or other components must be identified clearly, in writing and in direct connection with the quotation.
- 2c. Regular display is not required for the contract-type funeral, i.e., provided by public funds for the publicly supported or indigents.

Code Provision 3: “To quote conspicuously in writing the charge for every arrangement offered; to clearly identify the services, facilities, equipment and merchandise included in such quotations.”

The purpose is to make, in advance of selection, full disclosure of all pertinent price information; to avoid any misunderstanding which could lead the purchaser to assume that a component is included in a quotation when, in fact, it is not.

Code Provision 4: “To adhere to the highest standard of conduct in all aspects of business.”

The purpose is to pledge to treat the public as we would want to be treated – professionally and with compassion.

Code Provision 5: “To afford an ongoing opportunity to all persons to discuss or arrange funerals in advance.”

The purpose is to make it easily possible for the public to explore the possibilities of pre-planning so that those who find it in their best interests to do so may arrange funerals in advance, either for themselves or for others.

- 5a. Members should make known in a continuing and affirmative manner the members’ availability to assist in pre-planning.

Members should guard against dissemination of incomplete or superficial information.

Example 5.1. Indiscriminate distribution of simple check-off pre-arrangement forms may be harmful to the uninformed.

- 5b. Members should make every effort to assure that potential pre-planners are fully advised of possible consequences of their actions.
- 5c. Nothing herein should be construed as requiring or prohibiting the paid advertising of pre-arrangement programs. Such advertising, if any, must be in compliance with Code Provision 8. (See Guides 8a, 8b, 8c.)

Code Provision 6: “To ensure that pre-need contracts fully disclose those items which are guaranteed and those which are nonguaranteed, in terms that are clear and easy to understand.”

The purpose is to make certain that members of the public understand their pre-need purchase, and will be aware of their rights and obligations under those contracts at the time of need. Contracts should avoid excessive “legalese” that might confuse or deceive a consumer. Members should explain the terms of the contract to the consumer and ask questions that help determine whether the consumer understands the terms of the contract before entering into the contract with the consumer.

- 6a. All pre-need contracts must be in compliance with Code Provision 8. (See Guides 8a, 8b, 8c.)

Code Provision 7: “To manage prepaid funds responsibly, ensuring that promises are honored and expectations are met, within the letter and spirit of the law.”

The purpose is to ensure that members maintain and/or invest pre-paid client funds in an ethical manner and in the client’s best interest, in accordance with all applicable federal, state and local laws.

Code Provision 8: “To make no representation, written or oral, which may be false or misleading and to apply a standard of total honesty in all dealings.”

The purpose is to give evidence of our complete honesty and reliability in all representations, oral, written, published or implied; representations that might have the capacity to mislead are prohibited.

The member should use extreme caution in all communications, written or verbal, to guard against even inadvertently creating an erroneous or misleading impression. Examples might include:

Example 8.1. Inferring in advertising a price range wider than what is freely available.

Example 8.2. Attributing better quality to merchandise than it actually possesses.

Example 8.3. Representing, expressly or by implication, that the law requires certain things, such as caskets, embalming, burial vaults, changed credit terms or policies, when those statements are untrue.

Example 8.4. Making “free” or “special discount” offers which are not factual.

- 8a. The member should diligently supervise all employees to guard against misrepresentations, misleading statements, or disclosure of confidential information. The member is responsible for any such violation by any person under the member’s control.
- 8b. The member should be constantly aware that false or misleading representations may result from omissions, as of pertinent facts, as well as from overt commission or misrepresentation.

Code Provision 9: “To furnish each family, at the time arrangements are made, a written memorandum of charges and to make no additional charge without their approval.”

The purpose is to assure that both purchaser and member have a clear and mutual understanding of arrangements at the time they are made, thus avoiding the possibility of confusion and misunderstanding at a later date; to make it clear that we have voluntarily eliminated any possibility of demanding payment for unauthorized charges. Members are reminded to consult and comply with all requirements of federal, state and local law.

- 9a. This provision requires that a representative of the arranging party be presented with a written memorandum showing the charge or charges to be made, including any additional purchases or cash advances which are known at that time. Such memorandum is to be presented before concluding the arrangement conference, or as soon as reasonably possible.
- 9b. If arrangements are not made in a personal conference (i.e., telephone, written or other communication), the memorandum is to be presented or forwarded at the earliest opportunity. It is recommended that the purchaser be advised, either verbally or in the memorandum or both, that the memorandum is not a statement of account but is given the purchaser for her/his protection against possible error and for comparison with her/his final billing. A duplicate should be retained by the member.
- 9c. A memorandum for additional authorized charges should be delivered to the person authorizing the addition at the next reasonable opportunity.

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- 9d. Nothing herein is to be construed as requiring or prohibiting a signed sales agreement. Both a memorandum and agreement may be combined in one form, at the member's option, but unless such a combined memorandum-agreement is presented before the conclusion of the arrangement conference a simple memorandum should be presented at that time.

NOTE: The memorandum required by this Provision shall disclose all known charges. A formal sales agreement (setting forth the seller's promise to sell and the buyers promise to buy) is not required by this Provision.

Code Provision 10: "To respect all faiths, creeds and customs, and to give full effect to the role of the clergy/celebrant."

The purpose is to give the public and the clergy/celebrant assurance that we respect all religious convictions of those we serve and the position of their religious or spiritual advisor, recognizing the importance of her/his role in all religious/spiritual matters and pledging our support and cooperation.

- 10a. The member should give the clergy/celebrant every courtesy and all cooperation consistent with the member's contractual relationship with the bereaved.
- 10b. The member should neither give nor offer to give advice on religious matters to persons who are under the guidance of their chosen clergy/celebrant.
- 10c. The member should not become involved in differences of opinion between her/his clients and their religious/spiritual counselor but, in an instance where such differences cannot be resolved, she/he must accede to the instructions of her/his client insofar as the client is acting within her/his rights.
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Code Provision 11: "To maintain qualified and competent staff, appropriate facilities and suitable equipment required for comprehensive funeral and cremation services."

The purpose is to advise the public of the staff and facilities requirements for membership as set forth in the Selected Independent Funeral Homes Constitution.

Code Provision 12: "To assure those we serve the right of personal choice in making service arrangements."

The purpose is to ensure freedom of choice to all persons.

- 12a. The member is called upon to exercise maximum sensitivity in assisting people to recognize and satisfy their needs.
- 12b. The member should guard against asking for or permitting decisions to be made by persons who may not have adequate information or sufficient time for the consideration of such decisions.
- 12c. The member should be vigilant that she/he does not inadvertently impose her/his preferences on those she/he serves; she/he should not proceed from assumptions but strive to be sure her/his understandings are factual.
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Code Conclusion: “We pledge to conduct ourselves at all times in a manner deserving of the public trust, and to provide a copy of this Code of Good Practice to the families we serve.

The purpose of this concluding sentence is twofold; each section is treated separately herein. The first half of this Code Conclusion is all-inclusive acceptance of responsibility. It establishes that under all conditions, whether or not specifically dealt with in the Code, the member’s conduct must be completely honorable and above reproach. It follows that any irregular conduct, such as taking unfair advantage of the public or a colleague or the infraction or evasion of law, would not entitle the member to the public trust and would therefore be a violation of the Code of Good Practice.

The second section of the conclusion is the proof that all the balance of the Code is meaningful. It is the strongest possible evidence of our integrity, sincerity and determination that we will govern our every action in complete compliance with the principles of the Code.

By binding ourselves to place this Code in the possession of all we serve we show that we have meant every word of that which has gone before; we want a knowledgeable and informed public and have therefore given those we serve the information by which we may be judged; and we have voluntarily relinquished even the possibility of evasion. There could be no clearer statement of responsible conduct.

- CCa. The Code may be placed in the possession of a representative of parties with whom funerals are arranged in any manner and at such time as deemed most appropriate by the member, provided the delivery has a timely relationship to the service, but in no case later than the billing of the account.
 - CCb. Representative would most frequently mean the persons, or one of them, having primary authority to make arrangements, if feasible, or that person’s representative. If delivery to such person is not feasible, then presentation to a responsible person closely associated with such person will be adequate.
 - CCc. The Code may be presented in any form which is legible and complete. Either of the printings available through Selected Resources, Inc. is acceptable or the member may have it reprinted, in its entirety, in other ways (quotation document, memorandum of purchase, sales agreement, guest register, etc.).
 - CCd. The Code may be handed to the person, it may be mailed, or it may be attached to or made a part of another document or delivery.
 - CCe. It may be placed in the possession of the party with or without comment based on the preference of the member.
 - CCf. Because there is no uniform prescribed time or place for presentation of the Code, it will not be material whether the arrangements are made in person or by telephone or in written communication. Delivery can be made in any of the ways mentioned herein.
 - CCg. A recommended manner of presentation would be in connection with the furnishing of the purchase memorandum required by Code Provision 9, either by printing it on the memorandum or attaching it thereto.
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