

BACKGROUNDER: FUNERAL SERVICES IN BC

OVERVIEW

Consumers making end-of-life choices for their family members can be assured that there are laws in BC regulating funeral services, cemeteries and crematoria. Funeral sector professionals and the services they offer are governed in BC under the *Business Practices and Consumer Protection Act*, the *Cremation, Interment and Funeral Services Act* and the <u>Cremation, Interment and Funeral Services Regulation</u>. This includes the licensing of cemetery and crematorium operators, funeral providers, funeral directors, funeral embalmers and apprentices.

THE FUNERAL SERVICES LAW IN BC

Consumer Protection BC inspects and enforces the laws and regulations specific to funeral services. The law protects consumers by:

- Requiring detailed contracts of funeral services to be provided;
- Requiring proper authorizations are in place prior to funeral services being delivered;
- Requiring the respectful handling of human remains; and
- Requiring businesses to meet prescribed facility requirements.

2014 - 2016: CREMATION, INTERMENT & FUNERAL SERVICES IN BC BY THE NUMBERS

*Please note that all statistics below are all-encompassing for BC's cremation, interment and funeral services sectors.

Licensed places, activities and occupations: 1

- 2014: 660 licensed funeral providers, funeral directors, embalmers, cemetery operators and crematorium operators.
- 2015: 575 licensed funeral providers, funeral directors, embalmers, cemetery operators and crematorium operators.
- 2016: 702 licensed funeral providers, funeral directors, embalmers, cemetery operators and crematorium operators.

Consumer inquiries:

- 2014: 281 inquiries about the funeral services sector, representing 3% of all calls and emails (10,079). Topics of interest included general inquiries (33% of funeral sector-related inquiries), transfers to other internal departments (24%) and general information about the law (7%).
- 2015: 286 inquiries about the funeral sector, representing 3% of all calls and emails (8,777). Topics of interest included general inquiries (35% of funeral sector-related inquiries), transfers to other internal departments (17%), and quality of service (7%).

¹ Does not include non-commercial licensed cemeteries as licenses are renewed on a five-year basis, with the last renewal year being 2014. There are usually approximately 400 non-commercial cemeteries licensed with Consumer Protection BC.



 2016: 368 inquiries about the funeral sector, representing 3% of all calls and emails (10,509). Topics of interest included general inquiries (85% of funeral sector-related inquiries), licence status (7%), and questions regarding pre-need contracts (5%).

Investigations:

- 2014: For the 22 funeral services files that concluded with an outcome, voluntary compliance was achieved 32% of the time (7 instances); topics of investigation included identification of affiliation of operator, funeral provider or memorial dealer, obligation of funeral providers for each location and control of disposition of human remains or cremated remains; and enforcement action was taken 68% of the time (15 instances).
- 2015: For the 19 funeral services files that concluded with an outcome (including cremation and interment), voluntary compliance was achieved 53% of the time (10 instances); topics of investigation included licence required, preneed contracts, funeral director's obligations; and enforcement action was taken 47% of the time (9 instances).
- 2016: For the 20 funeral services files that concluded with an outcome (including cremation and interment), voluntary compliance was achieved 50% of the time (10 instances); topics of investigation included errors relating to interment, land use restrictions, moving of remains, deceptive acts and practices, refunds on contract cancellation, contents of at-need contracts, price list of pre-need contracts and providing accurate information on funeral services; and enforcement action was taken 50% of the time (10 instances).

BUSINESS OBLIGATIONS AND CONSUMER RIGHTS

By law, funeral service providers:

- Must not provide funeral services unless they've received authorization from the person who, under the law, has the right to control the disposition of the human remains.
- Are not allowed to phone consumers or come to a consumers' home to sell funeral arrangements unless invited to do so (and if the consumer decides to do so, the request must be made at least 24 hours in advance).
- Must include specific information in funeral services contracts, including an itemized listing of all goods and services purchased and any other costs involved. With a prepaid funeral contract, consumers have cancellation rights.
- Must display, and provide a clear schedule of rates, if requested.
- Must follow specific provisions for preneed funeral services contracts, including the requirement that prepaid money be held in trust.

CONSUMER TIPS

- 1. Check licensing status. By law, anyone offering funeral services in BC must be licensed. Visit Consumer Protection BC's website <u>www.consumerprotectionbc.ca</u> to check a licence.
- 2. Ask what services are included in the price. To be an informed consumer, read your contract carefully (keep a signed copy, too) and find out what is included and what's extra. For example, the cost for funeral services often does not include the sale of a cemetery lot, a grave or a memorial marker (such as a headstone, tombstone, monument or plaque).



3. Share the details of your wishes. Let your loved ones know your wishes. If you purchased a preneed cemetery or funeral services contract, share the details with your family and ensure the information is in your will. Remember that under BC's consumer protection laws that you have preneed contract cancellation rights, too.

ENFORCEMENT ACTIONS

All recent enforcement actions can be found online on Consumer Protection BC's website, <u>www.consumerprotectionbc.ca</u>.

FOR MORE INFORMATION

Visit <u>www.consumerprotectionbc.ca</u> for more information for both consumers and regulated businesses. Additional statistical information may also be available in Consumer Protection BC's <u>annual</u> <u>reports</u>. Consumer Protection BC also provides up-to-date information on <u>Facebook</u>, <u>Twitter</u> and <u>the</u> <u>corporate blog</u>.

Questions or complaints can be directed to Consumer Protection BC's Inquiry Centre at, toll free, 1-888-564-9963 or <u>info@consumerprotectionbc.ca</u>.