Price List

Effective Date: February 1, 2025



Unless otherwise identified, all applicable taxes will be added to the prices indicated.



www.haskettfh.com

456 Main Street South, PO Box 1390, Exeter ON NOM 1S7 519-235-1220

Bill Haskett, Location Manager, in charge of day-to-day operations

223 Main Street, PO Box 130, Lucan ON NOM 2J0 519-227-4211

Colin Haskett, Location Manager, in charge of day-to-day operations

87 Goderich Street West, Seaforth ON NOK 1W0 519-527-1390

Bill Haskett, Location Manager, in charge of day-to-day operations

49 Goshen Street North, Box 298, Zurich ON NOM 2TO 519-236-4365

Allyson Squire, Location Manager, in charge of day-to-day operations



CremationAndCelebrations.com

21574 Richmond Street, Arva ON NOM 1C0 **519-963-4003**

Colin Haskett, Location Manager, in charge of day-to-day operations

18 81 Crescent Street, Unit 2, Grand Bend, ON NOM 1T0 519-963-4003

Allyson Squire, Location Manager, in charge of day-to-day operations

PROFESSIONAL SERVICES

Co-ordinating Rites and Ceremonies

Professional consultation, which may include but is not limited to, expert advice on options to meet your needs, including essential services relating to disposition, drafting obituaries, planning/scheduling of services, and advising regarding possible government benefits. Co-ordination of all rites and ceremonies, before, during, and after they have been provided, including services and supplies provided by us, as well as those provided by third party suppliers, such as flowers and obituaries. Below you will find both our Standard and Essentials Only level of services. We are pleased to allow our families to select and pay for only the services they require.

Standard Co-ordinating – We will be pleased to meet at your family's convenience to discuss all our offerings and cater a unique and appropriate farewell. Your family will also have a meeting with our Aftercare specialist to guide you through the first few steps of settling an estate. We are often told that our Aftercare service is invaluable to families feeling overwhelmed by the immense amount of administrative work that follows a death. In our Standard offering we will provide a level of service we believe to be second to none. \$1150

Essentials Only Co-ordinating – For those seeking only to meet the legal requirements of our local, provincial, and federal governments we are pleased to help you do just that. This offering of our professional services allows you to pay for the "musts" and simply select any additional services that YOU feel your family may require. These appointments will be scheduled during the set hours of Monday-Friday 9 AM – 5 PM, excluding statutory holidays. We will provide you with necessary CPP forms, and our C.A.R.E. guide. \$160

Subsequent Co-ordinating – Occasionally, families may have the need to deal with two separate funeral providers. This fee would apply if your family has worked with another funeral provider for some or all arrangements for your loved one (ie. death registration, cremation, etc.). In this instance we provide our Standard level of service at a reduced fee due to some duplication. \$850

ADDITIONAL CO-ORDINATING ITEMS

Available for purchase in addition to our Essentials Only Co-ordinating Rites and Ceremonies offering. NOTE - All items below are included in both Standard and Subsequent Co-ordinating of Rites and Ceremonies offerings.

Aftercare - Our in-depth Aftercare program may be the most important service we offer. Our specialist guides families through the choppy seas of estate documentation and will handle filing with both Service Ontario and Service Canada, and many other applicable tasks. Ask your funeral director for more information on this proportionately inexpensive service. \$595 - Face to face appointment

Online Obituary Posting - Post the obituary to our website. This includes a memorial slideshow and the opportunity for friends and family to leave a condolence and/or a memorial donation. \$95

Memorial Tree - A living memorial will be planted in memory of your loved one, in conjunction with the Ausable Bayfield Conservation Authority. Your loved one's name will be published in a public announcement and your family will be invited to join us for the annual dedication service. \$195

Scanning of Pictures - An often-tedious process can be made easy by taking advantage of our high-speed scanner. Discounts may apply for 200 or more pictures. This can also be completed after the funeral is over. \$50 or \$.50/picture

After Hours Appointment - We understand that death is never convenient and would be pleased to meet with you on your schedule. If Essentials Only Coordinating is desired but meeting(s) take place outside of our office hours this fee may apply for each instance. \$295

Proof of Death Certificates - You are entitled to up to 10 certificates with our Essentials Only Co-ordinating service or you may decide to upgrade. \$50 - each

\$175 - unlimited supply

Securing Medical Certificate of Death - This fee will apply should we need to make a separate trip to collect this document. \$125

PROFESSIONAL SERVICES CONTINUED

Documentation - Completion and filing of all documents necessary to meet the legal requirements of our local, provincial, and federal governments, including, but not limited to, death registration, burial permit, Coroner's Certificate for Cremation, and documentation necessary to ship the body out of the country when applicable. We will also inform the government to cancel C.P.P. and Old Age Security payments.

\$195

Transport Remains - Transportation of the remains from one place to another (within 40km), for example: from the hospital to our premises, including the appropriate vehicle. A charge applies for each transportation request. \$250

Additional Charges May Apply – (Essentials Only Co-ordinating)

\$205 - If transport requires more than one-person, additional staff charged per person

\$205 - If transport occurs outside of 9-5, Monday-Friday business hours and Holidays

CARE CENTRE

Basic Handling and Preparation of Remains - These services include placement of the deceased into the casket or cremation container. (Also requires Facilities for Preparation/Embalming/Shelter)
\$105

Embalming of Remains - Embalming is the process of replacing blood and bodily fluids with chemical preservatives. It is a process of sanitation, restoration and temporary preservation. Embalming is not legally required but may be recommended to preserve the body between the time of death and the visitation/service/celebration or disposition of the deceased. Our licensed funeral directors will make a recommendation based on the condition of the body and expected service needs. It can be expected that after 24 hours from the time of death, either cooling or embalming will be required. (charged in addition to Basic Handling and Preparation of Remains) \$525

Pacemaker Removal - This is required if cremation is chosen and there is a pacemaker. Pacemakers contain combustible material and will damage cremation equipment at the family's expense if not removed. This procedure will be completed by a licensed funeral director. \$125

Cooling - As one of the few funeral homes that have their own in-house (Exeter location) refrigerated area, we are proud to offer cooling that may be required, due to no embalming or delayed funeral arrangements (family travel, illness, charged addition weather). This fee is in to the Facilities for Preparation/Embalming/ Sheltering fee. \$100/dav

\$100/day \$500/week

Multiple Division of Cremated Remains - When more than one urn/container is being used to hold cremated remains. \$75

Storage of Cremated Remains - If the cremated remains are not interred immediately or taken home, they will be stored at the funeral home for a charge of \$1 per day.

\$1/day

Mausoleum Storage – When a burial cannot proceed due to cemetery restrictions or family wishes. We believe very strongly in proceeding with the burial shortly after the time of death but unfortunately this option is not always in our control. \$300

Mausoleum Storage Transportation – When a Mausoleum is used other than our own, this fee will be applied to cover the cost of delivery and pick up. The fee for storage at the alternate mausoleum will be applied as a disbursement. \$300

Packaging and Shipping or Receiving of Cremated Remains - \$95 + shipping costs

STAFF SERVICES

Visitation/Gathering/Reception – Staff to oversee and direct the event as planned.

\$595 - 1-4 hours, onsite (Haskett Funeral Home location)

\$395 – 1-4 hours, additional day, onsite (Haskett Funeral Home location)

\$1090 - 1-4 hours, offsite location

Ceremony – Staff to oversee and direct the event as planned.

\$850 - onsite (Haskett Funeral Home location)

\$850 – offsite location, NO equipment (1-2 staff members only)

\$1345 -offsite location, WITH equipment

Scattering Cremated Remains — We will guide you through the process and ensure you are honouring the wishes of the deceased while following the law. We will scatter on private property with the consent of the landowner, on Crown land, including land covered by water, if its unoccupied (ie., provincial park, conservation reserve, Great Lakes) and there are no signs or postings that prohibit scattering, or on municipally-owned lands (unless there are by-laws that prohibit scattering in certain areas such as municipal parks). \$495

Committal Service - Staffing and limited equipment for a committal service prior to or following a funeral/ceremony/memorial. \$395

FACILITY CHARGES

Facilities for Preparation/Embalming/Shelter - Facilities used to prepare, embalm, and/or shelter the body; this charge applies whenever the body is in our facility for any purpose. \$195

Facilities for Visitation/Gathering/Reception – Designated facilities for visitation/gathering/reception. (Requires Staff Services for Visitation)

\$495 – 1-4 hours

\$295 – 1-4 hours, additional day

Facilities for Ceremony – Designated facilities for ceremony. (Requires Staff Services for Ceremony)

\$495

Facilities for a Reception – Use of facilities for a gathering following the visitation and ceremony or memorial service. This facilities charge is not to be used in place of Facilities for Visitation/Gathering/Reception. Including the set-up of the facilities, the use of the facilities and amenities as well as the clean-up of the facilities following the gathering. This does not include the cost of catering. Facilities for a Reception may or may not be available at any given time. \$300

Facilities for a Family Gathering Between Visitations – Use of facilities for a family gathering in-between 2 visitation periods, which includes the set-up of the facilities, the use of the facilities and amenities as well as the clean-up of the facilities following the gathering. This does not include the cost of catering. Facilities for an In-Between Visitation Family Gathering may or may not be available at any given time.

Facilities for Food Service During an Event – Use of required facilities for food service to be offered during an event (ie. visitation/gathering/celebration of life). Including the set-up of the facilities, the use of the facilities and amenities as well as the clean-up of the facilities following the gathering. This does not include the cost of catering. Facilities for food service during an event may or may not be available at any given time. \$150

Outside Caterer's Fee – When an outside caterer is requested for an event using our kitchen facilities, this fee applies. Outside caterer **must** have access to a **DineSafe** facility.

\$250

VEHICLES

General Duty Vehicle – The use of vehicle(s) necessary to complete tasks required to meet the legal requirements of our local, provincial and federal governments. This vehicle may include any or all of the following uses: picking up and filing death registration, securing and obtaining cremation certificates, and other day to day requirements to complete basic arrangements. \$225

Vehicle for Subsequent Transfer of Remains – The use of a vehicle to transport the deceased from the funeral home to any subsequent location: the crematorium, cemetery, airport, university (body donation), or other funeral home. The appropriate vehicle will be used for each circumstance. \$225

Service/Event Vehicle – The use of vehicle(s) necessary any time there is a visitation/gathering, funeral/memorial/celebration, graveside/witness cremation, or any other type of event. This vehicle is used by our staff to deliver floral tributes, cremated remains, stationery, and other personal effects (pictures, memorabilia, etc.) to the cemetery, church, or other location as directed by the family. This vehicle may also be used to lead processions, and transport staff and equipment to co-ordinate all rites and ceremonies. \$225

Additional Mileage - Mileage traveled in excess of 40km from our facility will be charged at a per kilometer rate (one way). \$3/km

CERTIFIED FUNERAL CELEBRANT

We are incredibly proud to have several Certified Funeral Celebrants on our team to provide personalized funeral services for those that may wish. Families will be consulted to ensure that the service is appropriate for their loved one.

\$500 - standard

\$700 – when an event takes place without funeral home staff coordination or present at the event

HFH CATERING

Should the reception take place at the funeral home, community centre, or family home, let us help you feed your guests. Our catering team will fine-tune a menu for your guests. A minimum of 25 people required. Catering is always subject to availability.

Traditional – Assorted sandwiches including but not limited to (egg salad & salmon salad, ham and cheese on a croissant, club wraps), veggie tray with dip, pickle tray, dessert tray with squares, tarts, and cookies, and coffee, tea, punch. \$17.50/person

Premium – Assorted sandwiches on buns, bagels, wraps, veggie tray with dip, cheese & crackers, and a fruit tray, pickle tray, dessert tray with squares, tarts, and cookies, and coffee, tea, punch. \$20/person

Afternoon/Open House – Charcuterie Board – including but not limited to assorted cheeses, deli meats, crackers, pickles, nuts. Veggie tray with dip, fruit tray, pinwheels, dessert tray with squares, tarts, cookies, coffee, tea, punch. \$17.50/person

Beef on a Bun – Roast beef, buns, condiments, cheese, coleslaw and or potato salad, pickle tray, veggie tray with dip, dessert tray with squares, tarts, and cookies, and coffee, tea, punch. \$28.50/person

Coffee Break – Dessert tray with squares, tarts, and cookies, fruit tray, coffee, tea, punch. \$8/person

Additional Options – Special requests will be accommodated to the best of our ability and priced on a per person basis.

Offsite Catering Events – Offsite catering events may be subject to an additional fee of \$2/person.

BEVERAGES

Surcharge – An increasing number of families are requesting liquor to be served as part of their reception/event. We can help with this in venues that may not have a liquor license. We will secure a license to serve alcohol, secure bartenders for the event, cover the cost of insurance, and order/serve/return the alcohol and mix.

\$3/person - House brands - Beer and Wine only

\$4/person - House brands - Beer, Wine and Mixed Drinks

\$5/person – Off-brand of Equal or Less Value

House Brands may or may not be (Smirnoff, Bacardi, Wiser's, Bud Light, and Budweiser)

**Surcharges for alcohol (beer, wine, liquor, etc.) of higher value will be discussed on a per case basis

Cost Per Drink – Unless an upgraded alcohol selection prohibits, the cost will be the same for each alcoholic drink offered. The fees will remain the same for either open or cash bar settings. \$7/drink (HST inclusive)

Linens –There is no way to dress up a venue like linens. Available in either white or black \$5/person

Venue Setup – Should an offsite venue not include the setting up of tables and chairs we will complete this task. \$2.50/person

ADDITIONAL ITEMS

Engraving – On-site monument engraving \$445 (up to 10 characters) \$25 each additional character

Livestreaming/Video Recording - Using specialized cameras and audio equipment we are pleased to offer a virtual connection with those unable to attend in-person. Please note - some venues will not allow streaming or have difficulties due to lack of internet connectivity which is outside of our control. \$350

Offsite Audio/Video Equipment – Our A/V equipment is second to none. We offer rentals per piece of equipment. \$200/each

Delayed Service Retainer - When an event is delayed by more than 7 days from the date of death, a retainer will be necessary. This will also apply in any situation where the arrangements have not been finalized within 7 days from the date of death. This will allow for the extended availability of our resources to not only the family, but also the general public. \$350

Stand-By Time - The time required for staff to wait at an offsite location if a reception takes place after the service and prior to the interment. \$250

Staffing By the Hour - If a specific need or task cannot be allocated by the offerings on this pricelist a funeral home staff member will be charged \$75/hour (minimum of 3 hours). \$225

Weekend/Statutory Holiday - If selected services such as visitation, funeral, celebration are to take place on a weekend or statutory holiday, an additional charge will apply. \$450

Velvet Urn Bag - \$40 Additional Victoriaville Casket Corners - \$50

CASKET SELECTION

Sizes - All caskets listed are of standard Adult size (83" I x 28" w x 22" h), however there may be a slight variance from casket to casket. If precise measurements are needed, it is recommended that the desired casket be measured. Oversized and Youth caskets are available upon request.

SUITABLE FOR CREMATION

Name, Manufacturer, Description, and Price

Basic Container, SWC, swccombotray#24

Wood composite bottom with wood base moulding. Cardboard top \$216

Glendale, Victoriaville, 80-5071-95

Composite Wood Base Construction

\$620

Diamond, Victoriaville, 50-479-01

Quality Solid Poplar Construction, Natural Finish, Raised Flat Top, White Crepe Interior, Wood Bar Carriers, Excelsior Casket Bed, Wood Composite Bottom \$1495

Alfred, Victoriaville, 52-417-102

Poplar Veneer Material, Satin Finish, Eggshell Silk Interior \$2595

Winfield, Victoriaville, 52-5430-20

5/8" Poplar Veneer Material, Cherrywood Satin Finish, Tan Crepe Interior, Swing Bar Carriers

\$ 3295

Borealis, Victoriaville, 32-651-104

Solid Oak and Veneer Construction, Wood Bar Carriers and Tan Crepe Interior \$2995

Fairholme, Victoriaville, 10-700-01

1" Solid Oak Stock Timber, Shaded Saffron Polish Finish, Blush Pink Crepe Interior with Roses, Wood Swing Bar Carriers \$3695

Dominion, Victoriaville, 20-5610-01

Solid Maple, Hand Rubbed Exterior Finish, Wood Bar Carriers and Tan Crepe Interior

\$3795

Simcoe, Victoriaville, 12-5740-11

1" Solid Oak Stock Timber, Topaz Polish Finish, Tan Crepe Interior, Interchangeable Corners, Wood Swing Bar Carriers \$ 4150

Woodstock, Victoriaville, 10-5750-00

1" Stock Solid Oak Timber, Topaz Satin Finish, Beige Velvet Interior, Interchangeable Corners, Wood Swing Bar Carriers \$ 4300

Wabash, Victoriaville, 05-5550-01

Quality Solid Finest Cherrywood Construction, Hand-Rubbed High Gloss Finish, Interchangeable Corners, Carved Column Corners, Lined in Beige Velvet with Crepe Foot-Lined, Wood Bar Carriers \$4800

RENTAL CASKET

Name, Manufacturer, Description, and Price

Dominion Ceremonial, Victoriaville, 20-5610-09

Solid maple, hand rubbed exterior finish, wood bar carriers and tan crepe interior, includes wood insert for cremation \$ 2250

SELECTION OF OUTER BURIAL CONTAINERS

Topseal - Unlined, reinforced concrete box to prevent grave collapse. Features a gold cover with nameplate and choice of emblem. Also features a rubber seal between the cover and box to provide some protection from outside elements. \$1325

Estate - Fully lined, steel reinforced concrete vault with a copper concrete sealer on the exterior. Features a rubber seal between the cover and box offering the best possible protection from outside elements. Cover features a nameplate and decorative emblem.

\$1675

Trilogy - Reinforced and fully lined with polystyrene with a white marble look. The cover features a flat-top simulated white stone carapace (shell). Includes a rubber seal between the cover and box offering the best possible protection from outside elements. The exterior is finished in white with gold accents. Standard personalization included, with the option of upgrading to a full-colour appliqué. \$2250

Harmony Urn Vault- Concrete urn vault with polystyrene inner liner, painted copper with black accents. Sealed. Standard personalization included. \$675

Cemetery Set Up Fees -

\$275 - Greens, planks and lowering device/vault hangers for the cemetery.

\$650 - Cemetery set up without the purchase of vault

\$275 - Tent with vault purchase \$525 - Tent without vault purchase

\$250 – Surcharge added for any set up services provided on a Saturday

\$650 – Surcharge added for any set up services provided on a Sunday or Holiday \$125/hr – After Hours (After 4 PM Mon-Fri & 3 PM Sat & Sun)

Note: All burial vaults, grass and devices are provided by Haberer Concrete Products Ltd., Zurich. Should a burial take place in a distant location and require the use of another supplier, price may vary.

URN SELECTION

Measurements for urns are in inches

Ocean Sunset, Victoriaville, US830-30040

The tubes are engineered to simplify the scattering process. They are durable, dignified, and simple to use. Each features a convenient removable lid and an industry-first, perforated "push in" tab that opens easily prior to scattering. $(12.5H \times 5D)$

\$195

Avalon, Victoriaville, US199-20011

This light Bamboo urn is unique in design and colour. Customization is available on the urn, or on a plate. $(6.4W \times 5H \times 8.9L \times 6.4D)$ \$295

Elite Starlight, Victoriaville, US430-05201

This metal urn is available in brown as well. Urn customization is available. (6.75W x 10.25H x 6.75D)

\$395

Original Oak, Victoriaville, US110-00255

This solid oak Persian fawn high-gloss urn is available for customization on the urn, or on a plate. (7.5W x 6Hx 10.5 L x 7.5 D)

\$425

Sherwood, Victoriaville, US150-00001

This solid poplar urn is finished in a brown colour. Customization is available on the urn, or on a plate. $(7.75 \text{ W} \times 8.35 \text{ H} \times 7.75 \text{ L} \times 7.75 \text{ D})$

\$395

Marble - Ebonytone, Victoriaville, US335-20002

This cultured marble urn is available in several colours. Customization is available on the urn, or on a plate. (6.75~W~x~6.5~H~x~9.75~L~x~6.75D) \$425

Teardrop Silver Tone, Victoriaville, US840-30141

This metal based urn with a nickel finish is unique. Engraving not available. (7 W x 12.25 H x 7 L x 7 D)

\$550

Allen, Victoriaville, US120-00003

This Solid Maple urn is available in a light titian satin finish. Customized engraving of images or lettering available. (7.12 W x 6.25 H x 11.5 L x 7.12 D)

\$495

Infinity, RK Productions, EA1003

A perfect cube. Intricately textured stone surface and incredible details give this urn a clean and contemporary look. Thoughtfully conceived and beautifully crafted, the Infinity design on this vessel, represents eternity. (7 W x 7 H x 7 D) \$650

St. Patrick, Victoriaville, US101-00238

This solid mahogany urn is finished with a titian polish. Personalized enhancements are available to help design the perfect urn.

(11.5 E x 9 H x 6.5 L x 11.5 D)

\$600

Together Forever - Double Urn, RK Productions, EA1007-E

This urn holds approximately 410 cubic inches of cremated remains and comes with a removable interior divider. It loads from the bottom and is only 9 7/8" high and 9 7/8" wide by 7 1/2" in depth, allowing it to easily fit into most cemetery niches. (9.7/8~W~x~9.7/8~H~x~7~D) \$875

KEEPSAKES, JEWELLERY, CANDLES, and OTHER MEMENTOS

We offer a variety of keepsakes, including jewelry, candles, and bookmarks. We have recently partnered with Eternity's Touch, a company that prides itself on providing families with exceptional customer service, quality, and unique fingerprint keepsakes. They offer a wide variety of items through their extensive catalogue. Their unique process digitally captures, transfers, and creates a replica of a person's fingerprint, so you can be assured that your loved one's keepsake is one of a kind. Please contact your funeral director if you have any questions about online ordering or would like us to order a product for you. *Starting from* \$125

TRIBUTE SUPPLIES

Traditional Register Book - Register book without personalization. \$75

Standard -1 custom personalized register book. A basic plain register book is used for visitation and/or service and then a hardcover "coffee table" style book is produced including the signed scanned register pages and up to 200 family photos. Custom memorial cards. Thank you cards, 4 laminated bookmarks. Initial Photobook \$175 \sim 150 cards @ \$1.50/card=\$225 \sim \$75 set-up \sim 50 thank-you cards @ \$1/card=\$50 \sim 4 Bookmarks \$20 = \$570 (Savings of \$95) \$450

Additional Photo Books - Duplicate copy of an existing photo book \$95

Shipping Photo Books – We would be happy to mail the photo book to your home or another location.

\$25

DISBURSEMENTS

Disbursements are items arranged for and paid for on your behalf by the funeral home. The following are some items that are often identified as disbursements.

Coroner's Cremation Certificate – Charged by the coroner for issuing a certificate that allows cremation to take place. The fee is set by the Chief Coroner for Ontario.

Cremation Fee – Charged by the crematorium for the actual cremation process to take place.

BAO Consumer Protection Fee - Responsible for protection of the public interest, the BAO regulates, ensures compliance with the law, and supports licensed professionals across the province.

Clergy Honorarium – Amount paid to the clergy for their services. In some cases the amount is set by the clergy, in other cases it is an amount to be determined by you.

Media Announcements – these are charges for death notices placed in newspapers, radio, or other media outlets.

Cemetery Interment Fee – Charged by the cemetery for the opening and closing of a grave. It varies by cemetery. Most cemeteries have an additional fee for interments scheduled on weekends and holidays.

Municipal Death Registration Fee – Charged by the local municipality to register the death. The fee is set by the municipality and may vary.

Soloist/Organist/Musician Honourariums - Case by case basis.

Luncheon Fee – many families choose to have a luncheon catered by a church/service group. These groups often charge a per person fee between \$10 and \$25 per person. Additional information is available upon request. We are always pleased to answer any questions and provide personalized answers to your unique situation and needs.

Payment, Financing and Funding

Payment - If Standard Co ordinating is selected payment in full is due 30 days from the date of this contract (the "Due Date"). If Essentials Only Co ordinating is selected payment in full is due 15 days from the date of this contract (the "Due Date"). Amounts outstanding after that date will bear interest at the rate of 2% per month (or 26.82 % per annum calculated daily and compounded monthly), from the Due Date until paid in full. There will be a charge of \$50.00 for any non sufficient funds (NSF) cheques returned by the bank. Any costs of collection shall be the responsibility of the Purchaser. The Provider may charge an additional 2% of the total amount, should the Purchaser opt to pay by credit card.

Prepayment Funding - For your convenience, we offer two funding options when prepaying services or supplies. When prepaying, you pay for the services and supplies today, and the money will be used to pay for the services and supplies when they are delivered at the time of death.

Trust: You may pay the money directly to "Guaranteed Funeral Deposits" and we will arrange to place it in trust, where it will accrue interest until the contract is fulfilled (when the services and supplies are delivered) or the contract is cancelled.

Insurance: You may purchase an insurance contract where the proceeds of the insurance contract will be used to pay for the services or supplies at the time they are delivered or the contract is cancelled. Purchasing an insurance contract can afford the option of paying over time for these expenses. Many payment plans and options exist.

To ensure you are making informed decisions, we invite you to view the Consumer Information Guide provided by the Bereavement Authority of Ontario. https://thebao.ca/for-consumers/consumer-information-guide/