## **Cemetery Consumer Tips**

Read the terms, conditions, cancellation and refund policies of the sales contract before signing. <u>Buyer Beware!</u>

Ask to see a copy of the annual trust fund reports that licensed Endowed Care Cemeteries are required to have available for the public. Look at the amount in trust and compare that to the annual maintenance expenses on the form, keep in mind that the purpose of the trust is to generate income for the maintenance costs of the cemetery after sales cease or slow down. Use this for comparison to other cemeteries. Unlicensed cemeteries are not required to make this information public.

Ask the cemetery operator for a copy of the cemetery's Rules and Regulations. Be aware that you cannot opt out of the cemetery's Rules and Regulations.

Ask for a price list, licensed cemeteries aren't required to have one, but should.

Be sure that you understand the cemetery's vault, monument/marker, and decoration policies. Ask about additional installation fees and the availability of veteran's markers.

Visit the grave, crypt, or other interment site before you purchase, pay attention to how well the cemetery is maintained.

Insist that any promise made to you be in writing on the cemetery's stationary and signed by cemetery personnel.

Ask about all current and future prices and fees.

When you purchase a space, you are purchasing the right to be buried (interred) there, not the actual ground. Be aware that you may be required to pay additional fees for more than one interment in your space. (Known as additional rights of interment).

Find out if your interment rights or other merchandise and services can be transferred to another person, transferred for use at another cemetery, or bought back by the cemetery if you move. Check on costs for these transfers.

Insist that the merchandise and services that you purchase are itemized.

Be sure that the specific location of your lot, crypt, or interment right is clearly identified on your contract, purchase agreement or receipt. Compare the specific location with the property location identified on your conveyance document.

Ask if opening and closing fees are included in your purchase.

Include interment rights in your last will and testament by specific bequest.

Ask about insurance coverage if your monument, vase, bench, etc. is vandalized, stolen or damaged by trees.

Contact the Office of Endowed Care Cemeteries at www.endocare@pr.mo.gov, if you have a complaint or problem with a licensed cemetery.