

STANDARD INSURANCE PRENEED FUNERAL CONTRACT

PRENEED FUNERAL ESTABLISHMENT NO. _____

_____ (“Funeral Home”) sells, and _____ (“Purchaser”)
purchases preneed funeral services, facilities and merchandise for _____ (“Beneficiary”)
whose address is _____ (_____
Street address PO Box City State Zip Code Social Security no.)

Purchaser acknowledges that he or she understands that: either no goods and services have been selected; or if goods and services were selected, **THE PRICE OF THESE GOODS AND SERVICES IS NOT GUARANTEED.**

If applicable, the amount the Purchaser paid to the Funeral Home \$ _____.

It is further understood that a life insurance policy or product is being purchased to fund this contract and that the benefit paid by the life insurance policy or product may, or may not, be sufficient to pay for the retail costs of the goods and services provided at the time they are provided. Any life insurance policy or product benefit which has been assigned to the Funeral Home will be applied to the at-need retail cost of the goods and services provided by Funeral Home.

If this contract is being funded by a previously purchased life insurance policy or product, please complete the following:

Name of Insurance Co.	Policy Number	Death Benefit
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Name of Insurance Co.	Policy Number	Death Benefit

A filing fee of \$20.00 must be paid to the NC Board of Funeral Service.

☐ By writing initials, Purchaser acknowledges that if the Purchaser does not receive written notification from the NC Board of Funeral Service, within 30 days, that the Board has received a copy of this contract, the Purchaser will notify the Board at 1033 Wade Avenue, Suite 108, Raleigh NC 27605-1158 or call (919) 733-9380. The filing of this contract with the NC Board of Funeral Service is required by law for the Purchaser's protection. <https://ncbfs.org/>

☐ By writing initials, Purchaser acknowledges that this sale was made at Funeral Home's place of business. If this was an off-premises sale, YOU, THE PURCHASER, MAY CANCEL THIS PRENEED CONTRACT AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION.

By writing initials, Purchaser chooses to make this contract **revocable or irrevocable**. If revocable, Purchaser has the right to revoke it. If irrevocable, Purchaser **does not** have the right to revoke it unless Purchaser obtains a court order.

Revocable:	
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Irrevocable:	
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In accordance with NC Gen. Stat. Sec. 90-210.126(e), if this preneed contract includes a cremation, the purchaser hereby specifies the final disposition of the cremated remains: _____

The parties have signed this contract (which includes the provisions on the back) this _____ day of _____, 20_____.

Name of accepting Funeral Home

Signature of Purchaser

Address of Funeral Home

Address where all mail will be sent

City, State, Zip Code

City, State, Zip Code

Signature of Funeral Director or FS licensee, binding Funeral Home to contract

Insurance Company and location of home office

FSL NO. _____ FD NO. _____

Signature of person who sold contract	PN sales license no.
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Policy number if available

Signed and preneed sales license number affixed in presence of Purchaser at time of sale.

NCBFS PNSI 10/03(rev.03/04)

Original contract remains with Funeral Home preneed file.—Copy to Purchaser—Copy to NCBFS—Copy to Insurance Company

PURCHASE OF INSURANCE

This contract is funded through the purchase of a life insurance policy or product, with premiums equal to the amount of money paid under the terms of the life insurance policy or product. The insurance policy or product is regulated by the North Carolina Department of Insurance.

Funeral Home agrees that it will not transfer, assign, cash in, encumber or otherwise divert from its intended purpose any policy or product, which funds, in whole or part, this contract.

USE OF INSURANCE PROCEEDS

Funeral Home will provide services, merchandise, and facilities at Funeral Home’s prices at the time they are provided. If the funding of this contract is insufficient for payment in full, Beneficiary’s representatives may direct that the death benefit paid by Insurance Company (Companies) be credited against costs contracted for by the representatives. If not otherwise directed by terms of this contract and the insurance policy or product, any balance after payment in full shall be paid to Beneficiary’s estate.

REVOCATION

If this contract is revocable, you may revoke this contract at any time prior to the provision of goods and services by the Funeral Home. Designating Funeral Home to receive the proceeds of the life insurance policy or product does not restrict any right to purchase funeral merchandise or services in the open market, with the advantages of competition, at any time before Funeral Home delivers the funeral goods and services.

RIGHTS RESERVED

If a labor dispute, strike, government action, fire, war, epidemic, other disaster, changes in products or other causes beyond its control prevents or delays Funeral Home from providing the services, facilities or merchandise, Funeral Home may make reasonable substitution of comparable services, facilities or merchandise, and it will not be liable for inconvenience, delay, emotional upset, pain and suffering, loss or damage experienced by Purchaser or Beneficiary, their estates, families, legatees, heirs or legal representatives.

SUBSTITUTION OF FUNERAL HOME

If this contract is irrevocable, Purchaser, or, after his or her death, Beneficiary or his or her legal representative, may direct the substitution of another funeral home to provide equal service, merchandise and facilities at substitute funeral home’s current price.

ENTIRE AGREEMENT

This form, together with the Standard Preneed Statement of Funeral Goods and Services Selected, contains the entire agreement between Purchaser and Funeral Home and supersedes and integrates all communications and other agreements relating to this subject.

AMENDMENTS

Any changes to this contract must be filed as a new contract, marked “CONTRACT AMENDMENT,” with the NC Board of Funeral Service. Contract amendment shall not change the irrevocable clause or directive by Purchaser that all funds along with growth be used for the purchase of funeral services, facilities or merchandise.

EXCLUSION OF WARRANTIES

There are no warranties of merchandise or fitness for a particular purpose extended by Funeral Home. The only warranties, express or implied, which are granted in connection with the services and merchandise sold under this contract are the express written warranties, if any, extended by the manufacturers of the merchandise sold, and no warranties are expressed or implied by Funeral Home.

DISCLOSURES BY FUNERAL HOME

All disclosures required by the Federal Trade Commission or other provisions of federal and North Carolina law are attached to this contract.

WARNING

If you have received, are applying to receive, or are receiving public assistance benefits, state and federal laws may restrict the use of the life insurance policy or product that is purchased to fund this contract. You should carefully review those laws to assure compliance with those provisions.

STANDARD PRENEED STATEMENT OF FUNERAL GOODS AND SERVICES SELECTED

This statement of disclosure is provided under the requirements of North Carolina G.S. 90-210.25(e). Also, the Federal Trade Commission requires this form. The Funeral Home is licensed by the NC Board of Funeral Service whose mailing address is 1033 Wade Avenue, Suite 108, Raleigh, NC 27605-1158. <https://ncbfs.org/>

With a Standard Preneed Funeral Contract the costs of these goods and services are not guaranteed. They will most likely increase with inflation. Your selection of goods and services assists you in determining how much your funeral would cost if it were held today.

Funeral Home _____ Preneed Establishment License Number _____
Name of Beneficiary _____ Date _____

Charges are only for those items that you selected or that are required. If we are required by law or by a cemetery or crematory to use any items, we will explain the reasons in writing below. If you selected a funeral that may require embalming, such as a funeral with viewing, you may have to pay for embalming. You do not have to pay for embalming you did not approve if you selected arrangements such as a direct cremation or immediate burial. If we charged for embalming, we will explain why below.

A. CHARGE FOR PROFESSIONAL SERVICES, FACILITIES AND EQUIPMENT

Basic Services of Funeral Director and Staff and Overhead	\$	_____
Embalming	\$	_____
Other Preparation of the Body	\$	_____
Use of Facilities and/or Staff for Visitation/Viewing	\$	_____
Use of Facilities and/or Staff for Funeral Ceremony	\$	_____
Use of Facilities and/or Staff for Memorial Service	\$	_____
Use of Equipment and/or Staff for Graveside Service	\$	_____
Transfer of Remains to Funeral Home _____ miles radius	\$	_____
Hearse	\$	_____
Limousine or other Family Vehicle	\$	_____
Other Autos	\$	_____
Forwarding of Remains to another Funeral Home	\$	_____
Receiving Remains from another Funeral home	\$	_____
Direct Cremation	\$	_____
Immediate Burial	\$	_____
Additional Services, Facilities, and Equipment (Specify) _____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____
Total Additional Services, Facilities, and Equipment	\$	_____

TOTAL SERVICES, FACILITIES AND EQUIPMENT \$ _____

B. CHARGES FOR MERCHANDISE

Casket (Specify manufacturer, model, material, color, interior fabric and color)	\$	_____
_____		_____
Outer Burial Container (Specify manufacturer, model, and material)	\$	_____
_____		_____
Additional Merchandise (Specify):		
_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____
_____	\$	_____
TOTAL MERCHANDISE	\$	_____

C. CASH ADVANCE ITEMS

We charge you for our services in obtaining those items marked with an “X”				
Obituary notices	\$	_____	\$	_____
Cemetery charges	\$	_____	\$	_____
Certified copies of death certificate	\$	_____	\$	_____
Flowers	\$	_____	\$	_____
Crematory charges	\$	_____	\$	_____
TOTAL CASH ADVANCE ITEMS			\$	_____
D. NC SALES and USE TAX			\$	_____
TOTAL CASH ADVANCE ITEMS AND NC SALES and USE TAX			\$	_____

E. OTHER (Specify) _____ \$ _____

TOTAL FUNERAL SERVICE (A+B+C+D+E) \$ _____

Disclosures: North Carolina law does not require the purchase of any funeral goods or services (except a cremation container is required for cremations). If any other legal, cemetery, or crematory requirement has required the purchase of any of the items listed above, we will explain the requirement below:

Reason for embalming _____

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By writing initials, Purchaser acknowledges that a current casket and outer burial container price list was shown prior to discussing prices. A current General Price List was given to the purchaser for retention.

Executed at _____, NC Date _____

Signature of Purchaser _____

Signature of preneed licensee _____ License Number _____