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## **Kehillah North London (KNL) BURIAL / CREMATION AND FUNERAL EXPENSES SCHEME RULES (Updated January 2022)**

Many members of the Community join the scheme and receive burial/cremation and funeral benefits. There are two schemes which operate together, the Liberal Judaism Edgwarebury/Cheshunt Cemetery Scheme ("LJ Scheme") for burial or cremation and the Kehillah North London Funeral Expenses Scheme ("KNL Scheme") for funeral expenses. The benefits only apply if all arrangements are made through LJ and KNL. The following is a summary of the Schemes:-

### 1. Who is eligible for the Burial / Cremation and Funeral Expenses Scheme?

To be eligible for our Scheme you must either be a **Full member of KNL, or an Affiliate member who is either married to or in a civil partnership with a Full member of the Scheme**. Benefits are available once you have paid the appropriate subscription. If you have children and have joined as a household or a single Jewish parent, **your children are also covered up to their 21<sup>st</sup> birthday**.

We have had to join other synagogues in the decision at this time that couples consisting of **a Full and an Affiliate member must be either married or in a civil partnership for the Affiliate member to join the Scheme**. This in no way reflects our values as a community, and we do not wish to give the impression that we value some forms of partnerships over others, but at this stage this is the only way we are able to make this Scheme work. We will review this once other options become available to us in the future.

Should a couple end their relationship, membership of the Scheme for the Affiliate member shall automatically cease on the date of the decree absolute of divorce or on the date of the final order for dissolution of the civil partnership.

**You must remain a member of KNL to be included in the Liberal Judaism Edgwarebury/Cheshunt Scheme and the KNL Funeral Expenses Scheme**. Members who resign from KNL and immediately join another LJ Synagogue which participates in the Liberal Judaism Edgwarebury/Cheshunt Scheme will not need to pay the LJ overage premium if they are aged 55 or over, and may be eligible to have any overage premium they may have paid on joining the KNL Funeral Expenses Scheme (if they joined the scheme after 55 yrs old) passed over to the other synagogue. This does not include repayment of any annual burial subscriptions.

**2. A written application form must be completed and signed to join the Schemes**. Some Full and Affiliate members have chosen not to opt in to the Schemes. If in doubt, please contact our administrator.

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*Kehillah North London is a constituent congregation of Liberal Judaism*

*Registered charity no: 1163562*

3. The LJ Scheme currently uses two cemeteries. At **Edgwarebury** all burials (including single people) are in **double-depth plots**. At **Cheshunt**, **double-depth burials** are possible in the Liberal Judaism section. (This means that there will be space for the burial or interment of ashes of a spouse. Double-depth plots have enough space for two burials or for one burial and one set of ashes.)

Reservations of adjacent plots are possible at Cheshunt but not at Edgwarebury. LJ is unable to make a commitment that spaces will be available at either Edgwarebury or Cheshunt in the future. LJ will extend their burial facilities to additional cemeteries as necessary. **Burial of people who are not Jewish is possible at both Edgwarebury and at Cheshunt, within the Liberal Judaism sections.**

Upon the death and burial at Edgwarebury of the first to die of a couple, the upper part of the grave is automatically reserved for the surviving spouse or civil partner. In certain circumstances arrangements can be made for a person other than a surviving spouse or civil partner to be buried in the upper grave. Further information is available from Liberal Judaism, via their administrator. If you think this might apply to you, please contact the Rabbi to discuss.

4. The LJ and KNL Scheme benefits are:-

- (a) Burial at Edgwarebury or Cheshunt as above, or
- (b) Cremation at Golders Green (or any London crematorium that charges the same fees as Golders Green)\*
- (c) The services of a Rabbi or Cantor, and a Sexton.
- (d) The cost of a basic funeral or cremation (care and transportation of the deceased's body, the coffin, the rabbi's services) **within the London area.**
- (b) The expenses of the LJ undertakers, including the provision of a small temporary name plate.

*\*Please note there is an additional fee for cremation that is not covered by the burial scheme, and which will be passed on to the family within 1 month of the funeral. This is the amount charged for 2 doctors' certificates, which are a legal requirement before a cremation can take place. The current charge for this, as at April 2021, is £164.00*

5. There are a number of **surcharges** which apply, e.g. Sunday cremation, extra time, extra mileage etc. These charges are set by the funeral director King's Funerals, and may change from time to time. A list of 2021 surcharges is appended. Up-to-date charges will be sent out every 3 years with membership renewals.

6. The following are **not covered by the Schemes**, but are available at extra cost:-

- (a) Mourners' cars and/or a traditional hearse
- (b) At Edgwarebury only, the burial of ashes and for the provision of an inscribed tablet and rose bush over the plot or, for the simple scattering of ashes in the Cemetery.
- (c) At Cheshunt only, the reservation of a plot alongside that of a deceased spouse.

7. It is vital that your burial / cremation & funeral fund **payments are kept up-to-date to ensure your cover remains valid**. If a member is more than six months in arrears with payment of burial fund subscriptions and any other monies that may be due to the Community and fails, within fourteen days after notification by the Secretary, to bring his/her contribution up to date or give a satisfactory explanation for such arrears, his/her membership of the Scheme will cease.

8. The KNL Scheme does not apply to deaths directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.

9. (a) Benefits under the LJ & KNL Scheme apply from the date on which the application for Full or Affiliate membership of the Community is approved by the Management Committee, provided payment of the first subscription is made and the appropriate form/s have been completed and signed. Where an existing Full member and his or her Affiliate member spouse or civil partner decides to opt in to join the Scheme, **benefits apply from the date that our administrator has received the relevant additional subscription and signed form/s.**

(b) Any Full or Affiliate member who is **55 or over** at the date of joining the Schemes is required to pay entry fees to participate in the Schemes – see separate sheet for 2020 over-age premium joining rates.

10. The rules of the LJ Scheme and the KNL Scheme may be amended at any time by the LJ Council and KNL Management Committee respectively.

The following are some of the standard 2022 surcharges set by Liberal Judaism the undertakers, King's Funerals, for the services provided. Please note, this is not an exhaustive list, but covers the most frequently used extra services:

<b>Service</b>	<b>Charge</b>
Out of Hours Collection	£240.00
Sunday supplement for cremation	£300
Other overtime charges (4pm-8am)	£240.00
Excess mileage (outside the M25)	£2.00 per mile
Basic mourners' car	£265.00
Doctors' certificates for cremation	£164.00
Viewing at King's premises	£80.00
Removal of a pacemaker or other internal medical device	£80.00
Storage charge per day (first five days free)	£30.00 per day thereafter
Tahara	£400.00
Dressing of the body	£350.00
House visit (to fill in forms)	£80.00
Collection of coroner's certificate or other documents	£80,00
Covid charge	£250,00
Clinical waste	£210,00

NOTE: Under Health & Safety legislation additional bearers may be required at crematoria. Where this is the case this will be shown as an additional cost on invoices.

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