



Let's talk about funerals

A simple guide

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Irish people should be more up-front about discussing death. At least, that's what nearly three-quarters of us think, according to our recent survey.* Because of that, we are all left with questions about how best to plan for our own funerals, and there are few sources for simple, honest answers.

Few of us feel we are financially well prepared for our own funeral, and the costs that will arise. And almost half* say they're worried about the prospect of leaving bills behind for their loved ones. In this guide, we'll provide you with a practical overview of all that planning a funeral entails. We hope it brings you clarity on the subject, and a little peace of mind too.

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**An Post Insurance Funeral Insurance poll conducted by Red C in March 2022.*





The Costs of Funerals in Ireland

An average funeral will cost between €4,000 and €6,000*, excluding your plot. But, depending on your plans, it may cost more. Since we don't tend to speak about funerals, that may come as a surprise to you. You're not alone: more than half* of our respondents were unaware of the cost of a funeral or underestimated it.

The funeral director

There are a wide range of funeral directors operating in Ireland, with well-known names including Fanagan's, Massey's and Bourke's who generally operate out of larger cities. Typical costs can vary quite a lot, from €2,000 to €8,000¹. This largely depends on what is being included in the offering, with coffin, removal, embalming, and transportation being common options, as well as their director's fees. The Irish Association of Funeral Directors promotes excellence in funeral services with their members. You will find a complete list of their members in your local area on their website www.iafd.ie

Your coffin

Some funeral directors will offer a package that will include a coffin price. Otherwise, the cost of coffins can seem quite high, with the price typically falling between €1,000 and €2,000¹. Choosing a coffin made of less expensive wood, with a flat lid and plain sides, can save money in this area. Eco-friendly coffins that use wooden dowels instead of nails and are lined with degradable materials are also an option.

Funeral arrangements

There are a few extras you'll need to think about to make sure your funeral is just as you want it. Flowers begin from €40³, an organist or soloist from €130⁴ and a church service starts from €210⁵. You might prefer a civil celebrant to deliver your service, in which case you will pay between €250 to €600⁶.

Other costs you should consider include a death notice in a national newspaper costing from €220². To publish a death notice on RIP.ie, simply ask your funeral director to do so. This is a free service to bereaved families and all funeral directors in Ireland have secure access to the site for the purpose of publishing death notices for funerals which they are undertaking. Memorial cards remain popular, and if you plan on having them to send out, you should budget for a further €70 to €200⁷ depending on how many you want.

Some of our respondents discussed other elements they'd like to have at their funerals: funeral cars and transport for family; a hotel reception; a wake in their home. All these popular preferences can further increase your costs.

Funeral costs [^]	Prices from
Funeral Home ¹	€1,750
Newspaper Notice ²	€220
Flowers ³	€40
Organist/Soloist ⁴	€130
Church Service ⁵	€210
Civil Celebrant ⁶	€250
Memorial Cards ⁷	€120
Headstone ⁸	€1,500
Plot ⁹	€1,400
Cremation ¹⁰	€475
Interment ¹¹	€1,060
Total Cost	€7,155

73%* agree that Irish people need to be more open about discussing death and funerals.

[^]See back page for sources of costs.

40%* have a preferred cemetery to be interred in, while 47%* of us would choose a cremation over a burial.

Your plot

Burial can be expensive, especially in Dublin, where space is at a premium and prices range from a nationwide high of €32,000 for a double plot in Deansgrange, to the nationwide average of €1,908[^].

Choosing a cremation

Cremation is becoming more and more common, especially in the capital: almost half of our respondents preferred it. Costs range from €500 to €800¹⁰ for your urn and a room to hold your service in, though on weekends this can cost up to €200¹⁰ more.

Interment can further increase this cost. A recess to contain two urns in the Columbarium Walls at Deansgrange Cemetery, for example, costs €2,270¹⁰.

If your preference is for cremation, it's a good idea to discuss it with your loved ones, to save on any unnecessary expense.

Planning ahead

Pre-planning your funeral can take pressure off your loved ones at a difficult time, while ensuring your final wishes are respected. The Irish Hospice Foundation have developed a Think Ahead form that may help you discuss matters with your family, while recording your funeral preferences and essential details about your financial affairs. Download it today at thinkahead.ie

[^]See *An Post Insurance Funeral Price Index 2016* for costs at anpostinsurance.ie/blog/article/new-survey-reveals-funeral-cost-differences

Talking to family

If you do use a Think Ahead form or something similar, be sure to give copies to family members and your solicitor. It also makes sense to discuss your final wishes with your family, to ensure your funeral is just as you intend it. Make sure you don't simply outline your preferences in your will: it is normally only consulted after the funeral has occurred.

Life Insurance

You may already have Life Insurance, but you can't rely on it to cover funeral costs. Applications to the probate office tend to take time, and families can find themselves covering the funeral bills in advance of a life insurance payment. If you're concerned, check to see if your policy covers funeral payments pre-probate.

Low Income Funeral Benefits

Depending on your income, you may be eligible for an Exceptional Needs Payment to assist with funeral costs. Eligibility is decided on a case-by-case basis by your local Department of Social Protection Intreo offices.

The Widowed or Surviving Civil Partner Grant is a once-off €8,000 payment to widows, widowers or surviving civil partners with dependent children. You and your loved ones may be entitled to other benefits too, such as a widow's pension or the one-parent family payment. Your local Intreo office can advise on these issues. The citizens advice website[^] where we gathered this information is also a very helpful source of information.

43%* say they're worried about the prospect of leaving bills behind for their loved ones

[^]See citizensinformation.ie for more information.

35%* were unaware of the cost of a funeral, and a further 19%* underestimated the typical cost.



If the deceased was receiving a social welfare payment, the Department of Social Protection will need to be advised. Some allowances and payments will not be withdrawn immediately. In many cases, they will continue for up to six weeks after the person's death.

Ways to save on costs

Here are just a few ways you can save on funeral expenses by planning ahead.

- Your funeral director may offer to provide limousines for the chief mourners, and it can be costly. Providing your own transport will help cut your costs.
- Embalming is also offered at a cost, and while it might be desired, it is not obligatory.
- Flowers can often cost more than expected. You can avoid this cost, and add something personal to the day, by using flowers from your own garden.

How Funeral Insurance can help

Most of us agree that it's important to be financially prepared for our funeral. Yet only a minority feel they are well prepared. Even with existing savings, you may not have enough to cover your funeral costs. A well thought out funeral plan can fully cover or help supplement the costs of a funeral, depending on your preferred premium and choice of funeral arrangements. Your loved ones can access this money to cover your funeral costs before your Will has been executed.

Funeral Insurance is a specific life insurance policy that allows you to prepare financially for the cost of your funeral. By taking out this policy, you can ensure that you leave your loved ones some money to help take care of the cost of your funeral, or other expenses. It provides a simple and affordable solution to many who worry about funeral costs.

Funeral Insurance from An Post Insurance

Taking out a funeral plan can allow you and your family to be financially prepared for the costs of your funeral, and some of the bills that you may leave behind. Taking out Funeral Insurance with An Post Insurance will help save loved ones the worry and stress of financing your funeral at an emotional time.

An Post Insurance Funeral Insurance can provide your loved ones with a fixed lump sum on your passing, once your policy has been in place for 2 years. If your death takes place within the first 2 years, your beneficiaries will receive a sum equal to the amount you have paid in at the time of your death. The level of cover is based on the age you commence your policy and the level of cover you choose. Premiums start at just €15 per month.

For example, a 50-year-old paying a premium of €15 per month would be assured for €4,700. A 62-year-old paying a premium of €20 per month would be assured for €3,190.

You can choose the level of cover you want depending on the type of funeral you wish to have. The total premiums paid over the term of your policy may exceed the death benefit.

73%* of us agree that it's important to be financially prepared for our funeral. Yet only 31%* feel they are.

1. A 50-year-old paying a premium of €15 per month would be assured for €4,700.

Some key points

- **Premiums:** Premiums start at just €15 per month¹. Your monthly premium is based on the age you commence your policy and the level of cover you choose.
- **Lump-sum Payment:** In the event of your death, our Funeral Insurance can help ease uncertainty and worry. If your policy has been active for two years, your loved ones will receive a lump sum payment to help cover funeral expenses. If your death takes place within the first 2 years, your beneficiaries will receive a sum equal to the amount you have paid in at the time of your death.
- **No medical questions or doctor reports:** If you're aged between 50 and 75 years and resident in the Republic of Ireland, you may be eligible for this product. You don't need to worry about any medical questions, check-ups or reports.
- **Travel Accident Benefit:** If you have a fatal motor accident or an accident as a fare-paying passenger or pedestrian, and you die as a result of this accident within 3 months, your beneficiaries will receive double the amount of your selected life cover.



Making your will

Do you have a will? An estimated 70% of the Irish population do not². If you die without leaving a will, your estate will be shared out according to succession laws, and not necessarily in accordance with your wishes. This could mean a portion of your estate will pass to someone unintended, or that someone you love receives nothing.

How to write a will

You can write a will yourself, or have a solicitor draft it for you. There is no set price on this service, but you can get quotes by calling a solicitor's office or visiting their website. Once drafted, your will requires two witnesses to sign and authenticate it.

Complimentary Will Writing Service with Funeral Insurance from An Post Insurance

An Post Insurance has teamed up with ARAG³ - a leading provider of legal insurance and assistance products in Ireland - to give you access to a Complimentary online Will Writing Service. If you purchase Funeral Insurance from An Post Insurance, you are entitled to an online will-writing service completely free of charge. You choose the template that best reflects your needs and complete it with your details/wishes. Once complete, you can download the will created for you to check the details are correct. Then, all you need do to is have the document independently signed by two witnesses of your choosing to authenticate it.

Want to find out more?

Ask at your Post Office for a call-back on Funeral Insurance from An Post Insurance⁴.

2. Research carried out by Royal London in Ireland, March 2017.

3. Complimentary Will Writing Service is a service provided by ARAG Legal Protection Limited.

4. Customers enquiring about An Post Insurance products at the counter will have their contact details taken and the details will be passed to An Post Insurance. One of our Insurance representatives will then call the customer back to discuss their enquiry. A Government levy (currently 1%) applies to all premiums paid.

Sources for funeral costs

- 1. fanagans.ie*
- 2. irishtimes.com*
- 3. oasisflorist.ie*
- 4. sonyagrimes.com*
- 5. clarkesfuneraldirectors.ie*
- 6. karendempsey.ie*
- 7. memorialcardshop.ie*
- 8. geraldmcCarthyStone.com*
- 9. fanagans.ie*
- 10. fanagans.ie*
- 11. dctrust.ie*

Costs are correct as of 31.03.2022.

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