



BURIAL FUND

DEATH COMMITTEE

Info@Janazaannouncements.org.uk
www.janazaannouncements.org.uk

Terms & Conditions

What are our Aims?

Our aims are to reduce the financial burden on deceased member's relations by providing a contributory Membership Scheme where Members collectively pay towards the costs of funeral arrangements and burials of their fellow Members UK nationwide as well as other specific scenarios.

How we will achieve this

For this, we have set up the 'Janaza Announcements Burial Fund', which by means of an annual contributory membership scheme, with necessary additional top-ups, which will ensure funds are available for Burials nationwide as well as some limited and specific scenarios for Members of this scheme when they pass away. Any other scenario will be dealt with on a case- by-case basis by the Management Committee.

To further facilitate this and to protect cost demands on the Funds of the scheme, the necessary funeral arrangements and burials in UK will be done solely and exclusively through approved Muslim Services.

We would like to ensure all eligible members, that they will receive our full 100% support during their time of bereavement and we will try our best to keep things as simple, practical and informative as possible.

Why join the Janaza Announcements Burial Fund?

- 1.To spare your relatives the worry of organising a burial.
- 2.There may not be sufficient funds in the estate you leave behind at the time of death to cover the costs of burial arrangements.
- 3.Where there may be no one else (relatives or friend) to arrange your burial arrangements, we will support and liaise with the necessary people to make the arrangements.
- 4.To be able to pay by a yearly payment into a Death Committee scheme because a lump sum of around £4,000 or more (per burial) is not readily available to all households.
- 5.To attain the pleasure of Allah (SWT), The Most Merciful, by partaking in a cause that collectively reduces the burden of their fellow Muslim's during a time of need.

Who is eligible to join?

- 1.Membership is open to all UK Muslim Residents.
- 2.Entry in to the scheme for anyone who is diagnosed critically ill will be determined on a case-by-case basis by the Management Committee of Janaza Announcements. The Management decision will be final.

Who is not eligible to join?

- 1.Anyone who is a non UK Muslim resident.

What is covered?

If Member's death occurs in the UK.

- 1.If death occurs in the UK the appointed funeral services will carry out the funeral service at your preferred location and burial at your local Muslim Borough cemetery.
- 2.If Member's death occurs abroad and burial is in the UK (Members MUST obtain suitable and adequate travel insurance before traveling abroad that will, in the unfortunate case of death whilst traveling abroad cover the repatriation of a body and all associated costs back to the UK for their own body or in the case of Family Membership the body of others who are part of their Membership scheme)
- 3.Collection of body from a UK Airport to the funeral service.
- 4.Burial arrangements in accordance to the Muslim Faith arranged and managed solely and exclusively by approved Muslim Services.

If Member's death occurs in the UK and burial is in another country

- 1.Transport and arrangement to any UK airport for the body by the appointed Funeral Services.
- 2.Repatriation cost of the body to a foreign location paid only. All associated costs thereafter are the responsibility of the member's relatives abroad.

If Member's death occurs abroad and burial is abroad

- 1.No payments will be made.

What is not covered?

For Clarity and to avoid misunderstanding, the Janaza Announcements Burial Fund does NOT cover anything else or any scenario that is NOT described in the section "What is covered?"

It specifically does not cover any costs of items such as:

- Any form of Autopsy.
- Any form of Medical scans.
- Any form of Reports.
- Any legal processes of any kind.
- Any Administration fees.
- Any Registration Fees.
- Any Flowers.
- Any Bespoke caskets if ordered difference of cost to be met by family.
- Any food during the funeral period
- Any (Videography/Photography) Livestreams.
- Any Vaults.
- Any additional Blocks added.

Janaza Announcements Burial Fund Membership

- Is renewed annually upon payment.
- If a death occurs in the first 6 months of joining, Janaza Announcements Burial Fund will only pay out 50% of the costs.

To meet the needs of eligible Members 2 documentary Proof of ID will be required:

- Passport/Driving License
- Proof of address: Council Tax/Utility Bill

Membership - Comprising of:

Option One

- Individual - Male or Female (If marital status changes you will need to inform us and add the spouse name at no additional cost. This also applies for any additional children born after)

Option Two

- Adult Member, His/Her (Both Under 45) Spouse through Marriage/Single Parent & Their Children up to their 18th Birthday (Through Birth, through Marriage & Legal adoption of the Main Adult Member) ALL who MUST be resident in UK.

Option Three

- Anyone that joins over the age of 45-55 will only be the one covered in the membership.

Option Four

- Anyone that joins over the age of 55-60 will only be the one covered in the membership. The joining fee is £450 with the standard annual membership.

Comprising of: Joining Adult Member only

All Membership Renewal Fees MUST be paid annually before the end date EACH year otherwise Membership of the Janaza Announcements Burial Fund will not apply or renew.

Membership is subject to continuous renewal and is essentially a commitment for life. The nature of a Burial Fund is living members paying towards the costs of burial of the members who pass away. This is a newly formed Death Committee starting from nothing and does not have the luxury of a large established Fund. For these reasons, If the overall funds of the Janaza Announcements Burial Fund falls below the average of yearly number of death, additional FUND TOP-UP FEES will be due and MUST be paid within 30 days of the request to pay.

Failure to pay any type of Membership Fee (Joining, Renewal or Fund Top-ups) on time and in full, may result in cancellation of Membership but more importantly it limits the ability of the Burial Fund having immediate funds available in case of multiple deaths.

Any Cancelled membership will require a new Membership if the leaving Member requires re-entry into the scheme and the Joining Membership Fees at the time of joining will apply.

Additional Rules

1. Membership

1.1. Joining the scheme

- 1.1.1 All eligible applicants will need to apply for Membership by way of an official application form or through an online form on the Janaza Announcements website page. Applicants will need to provide proof of ID, proof of address and in the case of children, Proof of Relationship to the Main Applicant. Applicants will also need to pay the one off Joining Fees and Annual Fee In Full and On Time.
- 1.1.2 Membership of the Janaza Announcements Burial Fund runs on a year-by-year basis. It commences on the start date of joining and expires on 12 months from that date. The following year requires renewal by way of payment for the consecutive year's Membership Renewal Fees.
- 1.1.3 The Management Committee of the Janaza Announcements Burial Fund reserve the right to ask for any other supporting evidence they deem necessary if no clear relationship can be established through the proofs provided.
- 1.1.4 Any change in circumstance are the responsibility of Applicant(s)/Member(s) and must be notified to the Management of the Janaza Announcements Burial Fund at the earliest convenience of the Applicant(s)/Member(s).



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1.2. Membership Joining Fees, Membership Renewal fees and Fund Top-Up Fees

- 1.2.1 Membership of the Janaza Announcements Burial Fund, ALL fees are paid in full and on time of that same annual date
- 1.2.2 Every Member shall have to renew his/her Membership annually before the the Membership expiry date by way of payment of the Full Fees before the deadline expires.
- 1.2.3 When Funds drop below the average number of death yearly, the Management Committee of the Janaza Announcements Burial Fund will request additional funds (Fund Top-Up Fees) to be paid PER MEMBERSHIP to ensure immediate availability of funds for any Funerals and/or Burials. Fund Top-Up Fees are separate to the Membership Joining Fees and Membership Renewal Fees.
- 1.2.4 Payment of Membership Joining Fees, Membership Renewal fees, Fund Top-up Fees and any other fees, charges or cost(s) and their payment In Full and On Time is a conditional requirement of Membership of the Janaza Announcements Burial Fund and they MUST be paid in full by annually of any deadline given at the time of request.
- 1.2.5 Failure to pay any type of fee, charge or cost(s) requested by the due deadline may result in a forfeit of membership. For this reason any issues causing delay of payment must be informed to the Management Committee of the Janaza Announcements Burial Fund at the Member's earliest convenience.

1.3. Individual Membership and issues that affect it.

- 1.3.1 Applicants who join using the Individual Membership will only be covered for themselves when membership commences. If the Member marries or moves out of area, they must inform the Management Committee of the Janaza Announcements Burial Fund who will advise on their status of membership.

1.4. Family Membership eligibility and issues that affect it.

- 1.4.1 Applicants, as long as they meet the eligibility criteria, who join using the Family Membership will be covered as the Main Adult member for themselves when membership commences.
- 1.4.2 The Spouse, where applied for, of the Main applicant on a Family Membership is also eligible to be added as the Spouse Member as long as they meet the eligibility criteria and will be covered once membership commences.
- 1.4.3 Where applied for, any children by birth, by legal adoption and any step-children through marriage of the Main Applicant are eligible to be added as Additional Members as long as they meet the eligibility criteria and will be covered when membership commences BUT only up to their 18th birthday.

- 1.4.4 After the death of a Main Adult Member his/her widow/widower automatically becomes the Main Adult Member for the duration of that year and for consecutive years providing the widow/widower pays the subsequent Membership Renewal Fees and Fund Top-Up Fees.
- 1.4.5 Any other issue will be resolved on a case-by-case basis by the Management Committee of the Janaza Announcements Burial Fund.

2. Cancellations and refunds

- 2.1. Cancellation must be done in writing/email to the office of the Management Committee of the Janaza Announcements Burial Fund.
- 2.2. Cancellation of the Janaza Announcements Burial Fund is ONLY allowed within 7 days of the date when the applicant paid their Joining Membership in full.
- 2.3. If re-entry is required after a cancelled membership, a new application will be required and the Joining Membership Fees at the time of application will apply.

3. Double-benefit rule

- 3.1. If a deceased Member's funeral and/or Burial is paid for through the Janaza Announcements Burial Fund and at some time their family is reimbursed for any of the funeral and/or burial costs from any other source then that amount will be deducted from the eligibility of this scheme. The Management Committee of the Janaza Announcements Burial Fund reserve the right to re-claim from the decease's family the cost differences incurred by the scheme for fairness to all other members of the Janaza Announcements Burial Fund and it's Funds.

Fees, Rules and Terms & Conditions are subject to change without notice.

Agreement

I understand and agree to the Rules and Terms and Conditions. I also understand and agree to pay all Membership Joining Fees and Membership Renewal Fees in Full and on time.

I also understand that due to the not-for-profit nature of the fund, where necessary, additional Fund Top-up Fees will be required of me and I agree to pay these in full and on time when requested.

Janaza Announcements Burial Fund
Management Committee