



# Funeral services. Know your rights

The death of a loved one is a difficult time. Planning funeral arrangements can be stressful, confusing, and costly. A viewing, ceremony, and burial — not including the cost of a burial plot or cremation — can be over **\$8,500** in New York.

New York's consumer laws protect you during this vulnerable time. Under state law, funeral businesses must give you:



clear explanations of the individual costs of all products and services they provide



freedom to choose only the services you want



## General price list

New York law requires funeral homes to provide you with an itemized price list, called a general price list (GPL), when you ask about their services in person or over the phone. You do not have to commit to any of these services.

Keep in mind that you may have additional charges from outside businesses, such as crematoriums and cemeteries. Certain items on the GPL, such as “direct cremation” or “direct burial,” may not show the full charge for cremation or burial. You may also choose to use products and services purchased from outside businesses.



## Written statement of services

After you make your selections and after the funeral home finishes planning the arrangements, the home must give you a written statement. This statement must clearly list every service and product you have selected, the cost of each item, and your total cost. Review this statement carefully and ask questions if any item is not clear. Ask if you should expect any extra charges from third parties such as the crematorium, cemetery, or for publication of an obituary.

## Who has rights over bodily remains

In general, a person's next of kin makes decisions about what happens to their bodily remains. You must make legal arrangements in writing to have anyone else make these decisions. You may use a New York state form called the **appointment of agent to control disposition of remains** or a similar document that is signed by you and your agent and witnessed by two people.

Appointment of agent to control disposition of remains form



[health.ny.gov/forms/doh-5211.pdf](https://health.ny.gov/forms/doh-5211.pdf)

## What to know about prepaid funeral contracts

Some funeral homes allow you to prepay for your funeral or the funeral of a loved one. Money you pay under this contract remains your money and must be held in trust and earn interest until it is used. You may change your mind at any point before the death occurs, and you are entitled to a refund plus interest. For example, you may decide that you want to make arrangements with a different funeral home. If the funeral home shuts down or changes owners, you must be notified and you are entitled to a refund or to have the new owner provide the services.

## You may be eligible for funds to assist with funeral expenses for your loved ones

Low-income New Yorkers may qualify for burial assistance. You can apply up to 120 days after the death of a loved one. Contact your county Department of Social Services (DSS) to learn more.

Funeral arrangements for a veteran may be eligible for supplemental burial allowance. Contact the Department of Veterans' Services to learn more.

Supplemental burial allowance



[veterans.ny.gov/state-supplemental-burial-allowance](https://veterans.ny.gov/state-supplemental-burial-allowance)

## Report deceptive business practices

Hotline: 1-800-771-7755



[ag.ny.gov/funeral-complaint](https://ag.ny.gov/funeral-complaint)