



Funeral insurance is frequently advertised on TV deceptively claiming to be a genuine funeral plan.

Their advertised Funeral plan works exactly the same as car insurance.

Firstly the risk is assessed.

In the case of vehicle insurance, the age of the car and the age of the driver are considered. A person aged 25 statistically has more accidents than mature age people so therefore the premium is more expensive.

In the case of a human, the risk is assessed on age and health. A healthy person aged 25 is at low risk of dying and therefore obtains a policy at a lower premium eg "The cost of a coffee a day".

Most people are not aware that premiums increase along with age.

If a payment is missed the policy must start again from the beginning.

Newhaven Funerals have received many calls over the years from people who due to increased living expenses can no longer afford insurance premiums and therefore lose their cover.

They are always disappointed and dismayed that, sometimes after 20 years of payments there is no residual cash in their account!

In contrast a [Newhaven Funerals funeral plan](#) will remain in place and be protected by State Government legislation.

A funeral plan from a genuine Funeral Director such as Newhaven Funerals will have funds available in ones account from the first payment.

This is a once off fixed price service paid at today's price.

To find out more, simply contact us and speak to one of our fully trained and experienced local funeral directors on 1800 644 524.