

Newcastle Reform Synagogue (NRS)

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Newcastle Reform Synagogue – Funeral Scheme

The Newcastle Reform Synagogue (NRS) operates a Funeral Scheme (the Scheme) exclusively for the benefit of paid up members of the Synagogue. Terms and Conditions of the Scheme, details of what it covers and how to join are outlined below. These rules are reviewed and amended over time. This version was approved by the NRS Council on 21st September 2016. It will be valid from 1st January 2017.

DEFINITIONS OF TERMS USED IN THIS DOCUMENT

Member Except where specified otherwise, a member is a member of both the NRS Funeral Scheme and of the Newcastle Reform Synagogue.

Friend A category of affiliation to the NRS for a non-Jew who is
(a) a partner of Jewish members or (b) person of goodwill who wishes to support NRS.

Council The elected Council of the Newcastle Reform Synagogue

FREQUENTLY ASKED QUESTIONS

WHOM DO I CONTACT ABOUT THE FUNERAL AND TAHARA?

There is always a contact person responsible for the Chevra Kaddisha and the oversight of the funeral according to the Funeral Scheme rules. To ascertain who this is please contact the Synagogue on 07971 853102 or www.newcastlereformsynagogue.co.uk

WHO APPOINTS THE UNDERTAKERS?

The undertakers are appointed by NRS. Currently they are E Turnbull & Son Ltd (Turnbulls).

DO I HAVE TO PURCHASE MY OWN BURIAL PLOT?

YES

CURRENT COST (2016) £649.00 - £1,081.50

THE SCHEME DOES NOT COVER THE COST OF THE BURIAL PLOT.

YOU MUST PAY FOR THE PURCHASE OF THE PLOT AND ALSO SELECT A SPECIFIC PLOT.

The congregation uses a consecrated area within Preston Cemetery at North Shields. The burial plot can be purchased at any time by contacting North Tyneside Council Bereavement Services at Preston Cemetery. On purchase, a certificate will be issued by North Tyneside and a copy of this should be forwarded to the Hon. Treasurer at NRS.

CAN I CHOOSE CREMATION?

Yes.

Please make sure your family knows that you have chosen to be cremated rather than buried and ask them to make these wishes known to NRS as soon as they start the funeral process.

TERMS AND CONDITIONS

Whilst the NRS Funeral Scheme is a stand-alone scheme with its own set of benefits and terms and conditions.

It is important that you read these carefully because, in becoming a member of the NRS Scheme, this is what you agree to.

1. Eligibility to Join the Funeral Scheme

Only fully paid up members of NRS and their non-Jewish spouse/partner who are fully paid up Friends of NRS and whose spouse/partner is a fully paid up member of NRS Funeral Scheme are eligible to join the Scheme. The scheme is **not** open to other Friends of NRS.

2. Joining the Funeral Scheme

An applicant should indicate on their membership form when applying to join the Synagogue that they also wish to join the Funeral Scheme or NRS members may apply at a later date. An invoice will be sent to new scheme members upon joining and is payable immediately. The regular annual fee will not be pro-rated for that calendar year.

Applicants aged 50 and over joining the Scheme on or after 1st January 2016 please note that an age related adjustment to the benefit paid out will be applied. This means that your funeral costs will not be totally covered by this scheme. Your estate will be liable for part of your funeral cost and will be invoiced by NRS for that amount. Details of the financial adjustment are available from the NRS Treasurer.

3. Maintaining membership

Membership of the Scheme is maintained by payment of an annual fee in addition to the annual Synagogue membership fee.

Invoices for the Funeral Scheme fee will be sent to members in December for the following calendar year. Payment can be made either by one single annual payment by January 31st or by 10 monthly payments made between February and November of that year. The member must inform the Treasurer of the NRS by January 31st if they wish to take the monthly payment option for that year.

Failure to pay the NRS annual membership subscription and Funeral Scheme fee by the due date, or failure to pay any of the monthly instalments should the member have elected to pay by standing order, will render the member ineligible for the benefits of the Scheme.

4. Funeral Scheme Cover

A - For a funeral followed by a burial, the Funeral Scheme covers the following costs:

- i.* Removal of the deceased from home or hospital, both to be within the Tyne and Wear area, to the undertaker's chapel of rest.
- ii.* Care and preparation of the deceased and clothing of the deceased in a shroud and the deceased's tallit.
- iii.* Provision of a plain coffin with rope handles.

- iv. Preparation of any paperwork, and liaison with the appropriate authorities, as necessary. The bereaved family are required to obtain the Death Certificate and Burial Certificate and pass these documents to the undertaker. **Note that whilst the undertaker will collect the deceased, from home or hospital, the funeral cannot take place until they have received these two documents.**
- v. Provision of a hearse, funeral director and coffin bearers to take the deceased to the NRS's burial area in Preston Cemetery, North Shields.
- vi. Interment fees.
- vii. Funeral service conducted by a suitable person (see Section C below).
- viii. Use of the Prayer / Tahara house situated on the Synagogue's burial site at Preston Cemetery.
- ix. The non-Jewish spouse / partner who is a member of NRS Funeral Scheme can be buried in the NRS' new burial area, set aside for this purpose, at the NRS' cemetery section at Preston Cemetery, North Shields. To comply with Jewish law, the burial must be a 'deep burial' and in the same grave as the Jewish spouse / partner. This is also the case if the non-Jewish spouse / partner should die first.

B - For a funeral followed by a cremation, the Funeral Scheme covers the following costs:

- i. Removal of the deceased from home or hospital, both to be within the Tyne and Wear area, to the undertaker's chapel of rest.
- ii. Care and preparation of the deceased and clothing of the deceased in a shroud and the deceased's tallit.
- iii. Provision of a plain coffin with rope handles.

Preparation of any paperwork, and liaison with the appropriate authorities, as necessary. The bereaved family are required to obtain the Death Certificate and Burial Certificate and pass these documents to the undertaker. **Note that whilst the undertaker will collect the deceased, from home or hospital, the funeral cannot take place until they have received these two documents.**

- iv. Cremation fees.
- v. Funeral service conducted by a suitable person (see Section C below).
- vi. The scheme does **not** include the cost of dealing with remains after a cremation.

C - Funeral officiant

Please be aware that the Synagogue, and not the Funeral Scheme, appoints the officiant for all our members' funerals.

NRS will provide a lay leader to officiate at the funeral. If the member or family prefers that a Rabbi conduct the funeral, NRS will contract with a Rabbi and cover the professional fees of the Rabbi at the MRJ Ad Hoc Rabbinic Rates. NRS will make all travel and accommodation arrangements and cover the travel and accommodation costs of the nearest available Rabbi. The maximum NRS will pay towards the total cost of the Rabbi is £500. The member's estate will be invoiced for any Rabbinic costs exceeding £500.

Should the family request a different Rabbi then that rabbi must be approved by NRS. The family will be responsible for making all arrangements with that Rabbi and must pay the Rabbi direct. NRS will refund the family up to a maximum of £500 towards Rabbinic costs.

D - What is not Covered by the Funeral Scheme.

No services other than those listed in Section 4 above are provided within the Scheme. For clarity, the following are explicitly excluded from the Scheme. Arrangements must be made by, and costs paid by, the deceased's estate or family for the following:

- i. Interment fee for burial at a cemetery or place of interment other than a Jewish Cemetery within Tyne & Wear
- ii. Cremation fees for the use of any crematoria other than a crematorium within Tyne & Wear.
- iii. The cost of a plot. This is an arrangement which must be made by the member/ member's family directly with the Jewish Cemetery or via Turnbills.
- iv. The cost of buying and installing a headstone and any fees that may be required for this purpose. Note that headstone inscriptions must be approved by NRS.
- v. The costs of the removal of the deceased from outside the Tyne and Wear area.
- vi. The hire of any building other than the NRS Tahara house or the NRS building itself to conduct the funeral service.
- vii. The hire of any building other than NRS to conduct the shivah service.
- viii. The cost of dealing with the remains after a cremation.
- ix. The provision and cost of limousines.

5. Non-Transferability of Membership

Membership rights of the NRS Funeral Scheme are not transferable to any other person. Members aged 80 and over on 1st January 2015 cannot transfer membership to any other burial scheme. Subject to certain conditions, other members may be able to transfer membership to another scheme underwritten by JJBS (contact NRS Treasurer for details).

6. Leaving the Scheme

Should a member decide that (s)he no longer wishes to be part of the Scheme, that person should notify the NRS Treasurer in writing. There is no pro-rata refund of membership.

7. Alteration of Terms and Conditions

The above terms and conditions may be altered at any time without notice by Council. Members of the Scheme will be advised of changes within one calendar month of such changes taking effect.

NEWCASTLE REFORM SYNAGOGUE – SUPPLEMENT TO FUNERAL SCHEME RULES

1 BURIAL OF PEOPLE WHO ARE NOT MEMBERS OF THE NEWCASTLE REFORM SYNAGOGUE

Any Jewish person who is not a member of NRS but whose family wishes the person to be buried in accordance with the Scheme will be required to become an NRS member posthumously by the payment of five years' current annual adult membership subscription fees (for NRS) in addition to the actual cost of the funeral and interment/ cremation.

The non-Jewish spouse / partner of a member of NRS can be buried in the NRS' new burial area, set aside for this purpose, at the NRS' cemetery section at Preston Cemetery, North Shields. The full cost of the funeral and interment must be met by the deceased's estate. To comply with Jewish law, the burial must be a 'deep burial' and in the same grave as the Jewish spouse / partner. This is also the case if the non-Jewish spouse / partner should die first.

All burials of non-members, including non-Jewish spouses / partners of members, must be conducted by a suitable person appointed or approved by NRS (see Section 4C above) and according to the rites and practices of the NRS. **Only Jewish rituals are permitted.**

2 FUNERALS AND INTERMENT / CREMATION OF NRS MEMBERS WHO ARE NOT MEMBERS OF THE FUNERAL SCHEME.

As detailed above, the NRS Funeral Scheme does not cover undertaker's and funeral fees or interment/ cremation costs of those NRS members who are not also members of the Funeral Scheme. For those NRS members who are not paid up members of the Scheme a Rabbi or lay person will be provided by NRS to conduct the funeral and first shivah service. It is up to the family of the member to decide whether they wish a Rabbi or a lay-leader to conduct the funeral and first shiva service. If the family prefers that a Rabbi conduct the service(s) NRS undertakes to provide a Rabbi to conduct the funeral and first shiva service on the conditions set out in Section 4C above.

3 FUNERALS AND INTERMENT / CREMATION OF JEWISH PERSONS NOT MEMBERS OF THE FUNERAL SCHEME WHOSE FAMILY or ESTATE IS NOT ABLE TO PAY FOR THE FUNERAL (NRS MEMBERS OR NOT)

We believe that, to the extent possible, a Jew who wishes a Jewish funeral should not be barred from having one for financial reasons. The Chevra Kaddisha must outline the costs to the family but will not 'negotiate' costs with the family. If the family feels that they do not have enough money, they should discuss this with the executors and find out what funds it may be possible to obtain quickly through probate. If there are insufficient funds in the estate or family to pay for the funeral, this matter should be raised with the Chevra Kaddisha who should bring it urgently to the attention of the NRS Executive. The Executive will have the discretion to offer to contribute to costs, fully cover the costs or to advance funds pending probate. It is, however, expected that the family or estate of such a person will contribute to the extent possible to the funeral costs and the executors and family must be aware of this obligation.