

NLIC Funeral Policy

Frequently Asked Questions

1. What is the purpose of the funeral policy?

This funeral policy aims to provide an economic cooperative , community -based funeral arrangement to the Muslim community living in London and surrounding areas.

2. Who can become a member of the funeral policy?

Any Muslim family or person living in London and surrounding areas can join. this community cooperative funeral arrangement group.

3. What fees do members have to pay?

Members must pay a one -time fee for life. For families, the cost is \$250 plus \$50 per family member under 16 years of age if you wish to register them. For individuals, the registration fee is \$200. The fee can also be paid in instalments over one year.

4. What happens if a member fails to pay their share of funeral expenses?

Members who fail to pay their share of funeral expenses when called upon will have their membership cancelled. Due notice will be given to them and their financial position assessed before cancelling their membership fee. In case of hardship their fee may be waived by the NLIC Board of Directors.

5. How many members are needed for the policy to become operational?

The policy will become operational when at least 50 families or 100 individuals become members.

6. What is the jurisdiction of the policy?

The jurisdiction of this policy is London and surrounding areas only.

7. Who will manage the Funeral Committee?

It will be under the umbrella and guarantee of NLIC. The Funeral Committee will be formed comprising of members from the community for a period of three years. The Number of members will be decided by the Board of Directors of NLIC.

8. What is the role of the Funeral Services Committee?

The Funeral Services Committee is responsible for implementing and administering the funeral policy. In addition, they are responsible for contacting the deceased family, preparing posts for social media, calling all required services, setting up all schedules, preparing invoices, and more.

9. Who will handle the funds of the funeral Committee?

The Director of Finance and President of NLIC will operate a separate "funeral services account" jointly. All money collected for this purpose will be deposited in this account.

10. How will the members and mgmt. of the Funeral Committee communicate?

The members and the mgmt. will communicate through a WhatsApp group created for this specific purpose by NLIC . (already created)

11. What is the procedure for a funeral request?

Whenever NLIC receives a call from a member of good standing that a qualified member has departed, NLIC will forward the information to the Funeral Services Committee. The designated committee member will then contact the deceased family to collect and record all the requested information to facilitate a hassle -free service.

12. How are funeral expenses paid? How is the funeral policy funded?

In case of any death all expenses will be paid out of the fund collected as "one time membership fee" or by NLIC. After the burial the members of the committee will present the final expenses incurred to the Board of Directors of NLIC. After the Board has approved the expenses of the Funeral, the Director of Finance will divide the expenses by the number of members of the funeral committee and post each member's share on the WhatsApp group. Members are then requested to pay their share of the funeral cost within 72 hours to NLIC. So that we are ready for the next funeral.

13. Is there a separate fund for funeral -related purposes?

Excess money collected will be put into a fund that will be used only for forwarding funeral-related purposes so that funeral costs can be brought down, and more services can be offered. Furthermore, in case of needy people this fund can also be used. You can also contribute/donate to this fund.

14. Can I contribute to this fund?

Yes you can by sending-transfer to admin@nlic.ca and mentioning in your e- transfer that this money is for funeral purposes of the needy.

15. How are members notified of funeral expenses?

Members will be called upon to pay their share of funeral expenses by a post on the WhatsApp group.

16. How are members of good standing defined?

Members of good standing are those members who have paid their membership fees and always pay their share of funeral expenses when called upon.

17. Is there a limit to the number of people who can become members?

There is no limit to the number of people who can become members of this community cooperative funeral arrangement group.

18. What happens if a member moves out of London or dies out of London, or is buried outside of London?

NLIC will pay an average of the last three funeral costs to members who move out of London, die out of London, or are buried out of London, provided they are members of good standing.

19. How can I become a member of the Funeral Committee?

You can download the Membership Form from the Forms section of NLIC at www.nlic.ca You can also get the forms from NLIC. You can pay your Funeral committee membership fee at www.nlic.ca. or by e-transfer to admin@nlic.ca and mention funeral membership fee on it when transferring fee.

20. Do I have to be a member of NLIC to become a member of the Funeral Committee?

No you don't have to be a member of NLIC; to become a member of the Funeral Committee. Only if you are an office bearer of the Funeral committee then you must become a member of NLIC.

Note:

1. Please note that in order to facilitate a lot of families for a limited time the one-time Membership fee mentioned above is being reduced to \$50 for families plus \$ 50 for each member of the family below 16 years. For Individuals the fee will be \$ 50 this reduction is for a limited time only and only for people under 55yrs of age. Make use of this limited time offer right away for you don't know when you or your loved ones might need it.
2. If you need any clarification or further information, feel free to contact us at admin@nlic.ca.
3. As the initial membership target has been achieved the Funeral Policy is now fully operational