



## **NLIC Co-operative Funeral Services Policy**

### **Policy Statement:**

To organize and provide an economical co-operative community based funeral service to local Muslim community.

### **Purpose:**

This policy identifies members of NLIC funeral committee, jurisdiction of the policy, membership process and subsequent steps to be taken including conditions for approval as well as use and further disbursement of funds and accumulated funds management. This policy is required so that a transparent uniform approach can be ensured respecting both NLIC and the Funeral group members.

### **General Procedure:**

#### **1. Jurisdiction:**

The jurisdiction of this policy is London and surrounding areas approximately 20 mi radius from London down town which may include Strathroy towards West, Ingersol towards East, ST. Marys towards North and Port Stanley towards South.

#### **2. Policy Operation:**

The policy became operational after registration of 50 Families (see below definition of a family) or 100 individuals during 2023.

#### **3. Membership:**

- a) Any Muslim family / person who live in "London & Surrounding areas" can become a member of this NLIC Co-operative Funeral group after paying a membership fee.
- b) To become a member of the funeral group, he/she is not required to be a member of NLIC membership group.
- c) He/she shall be required to fill a membership form and acknowledge that he/she has read, understood and abide by this Funeral Policy.
- d) The application form must be reviewed by one of the funeral committee members, finally approved by the Chair of the funeral committee after acknowledgement of the receipt of the membership fee.
- e) There is no limit on number of people who can become members of this NLIC Co-operative Funeral Services Group.
- f) Members of good standing are those members who have paid their membership fee on time and always pay their share of funeral expenses when requested to bury a deceased.
- g) Membership shall be cancelled in case any member fails to pay two funeral contributions and no refunds will be paid after cancellation.



- h) In case an x-member wishes to renew his/her membership, he/she shall have to pay pending dues of all the burials taken place before and after cancellation of his/her membership.

#### 4. **Membership Fee:**

Every family/individual who wishes to become a member of the Funeral Services Group shall pay the following **onetime non-refundable fee:**

- a) For family membership: \$200/- for family head and then \$50/- per spouse per child under 18 years of age. Any child 18 or above is not covered under family membership and may get an individual membership by paying a discounted membership fee of \$100/- instead of actual individual membership fee of \$200/-.
- b) Married children living at the same address will be treated as a separate family and can get a membership as mentioned in above paragraph a).
- c) For individual membership: \$200/- per person.
- d) In case of financial hardships, one time membership fee can be paid in instalments over a period of two (2) months.

#### 5. **Funds Management:**

- a) A designated account in the name of "Co-operative Funeral Services" is already opened with TD Canada Trust by the Director Finance and the President NLIC. All moneys collected including membership fees, donations, contributions, excess Contributions etc., for operations of Funeral Committee as per this policy, are being deposited in this account. The Chair of Funeral Committee can request a copy of detailed bank account showing incoming and outgoing transactions, a complete balance sheet, at any time during the year.
- b) The membership fees and donations collected may be used towards enhancement of the services and functioning of the NLIC funeral group / unforeseeable tragic incidents, by the majority vote approval of the President, the Chair, and the Committee members. In case of a tie vote, the chair can make a prudent final decision.
- c) The members' contributions would be utilized for the burial / funeral arrangements of a deceased member under normal circumstances.

#### 6. **Cost of Burial / Membership Share of the Cost:**

- a) Currently NLIC Funeral Committee is working with London Muslim Mosque, Islamic Centre of Southwest Ontario and Islamic Cemetery for shrouding and burial related arrangements.
- b) Currently approximate cost of a burial is \$8000/- which may vary with time and circumstances.
- c) Total cost of burial is divided by total number of memberships (in good standing) to get a fair share of each membership.



- d) After demise of a member, funeral group members shall be requested by the Chair Funeral Services Committee to pay their share of funeral expenses preferably by e-transfer at [funeral@nlic.ca](mailto:funeral@nlic.ca) or other viable means in accordance to the cost specified by NLIC Funeral Committee.

## 7. Disbursement Procedure:

- a) When a message regarding death of a member is received by NLIC, the information shall be immediately forwarded to Funeral Committee.
- b) A designated member of “Co-operative Funeral Services Committee” shall try his best to contact the deceased family to collect and record the required information to facilitate burial arrangements.
- c) **Designated Committee member will take the following steps:**
  - i) Prepare a post for the social media after getting consent from the deceased family.
  - ii) Shall try his best to call all required services & set up all schedules for the deceased’s family.
  - iii) Shall request the director finance or the president or the Chair to release funds as required to make burial arrangements under intimation to the Chair Funeral Committee.
  - iv) After completion of the funeral process, committee member shall present the total expenses in writing through the chair to director finance to settle the final accounts.
  - v) In case further financial or psychological support is needed, funeral committee member shall inform NLIC board of directors and or NLIC President for any possible help if NLIC can provide.
- d) In case a member of good standing who moved out of town within Canada or outside of Canada and died out of town and or wants to be buried out of London Ontario, after consultation with the president, the Chair of the funeral committee may advise the director finance to pay a certified cheque or a bank draft to the beneficiary of the deceased as nominated in the original funeral group membership form. Please be advised that no payment more than the actual shrouding and burial cost would be paid to the beneficiary of the deceased. Further, the maximum payable amount shall be an average of the last three funeral costs.
- e) In case a member has a funeral insurance policy, please be advised that no financial coverage payment would be released to a beneficiary of the deceased. However if your insurance policy covers only partial expenses of your shrouding and burial, in that case, funeral committee may cover the remaining portion of the burial expenses as per this policy. If a member has full funeral insurance coverage, then his/her membership/contributions towards funeral costs will be considered as “Fi sabilillah”.
- f) In case a member has already bought a grave, he/she would pay only 70% of the share of a funeral cost per member, e.g. if per member cost is \$50/- per burial, then the member with pre-owned grave would pay only \$35/-).



## **8. Co-operative Funeral Services Committee:**

- a) The Co-operative Funeral Services Committee consists of total four members headed by a Chair and three members. Out of three members, one shall be a female member.
- b) Chair Co-operative Funeral Services Committee shall be appointed by the president NLIC and the Funeral Committee members. This position would be advertised by President NLIC. If there is more than one applicant, a candidate would be selected by a majority voting among the President and the Funeral Committee members. In case of a tie vote, President NLIC can make the final decision.
- c) The Chair Funeral Committee has authority to select / replace funeral committee members for the Funeral Committee after consultation with the president NLIC. Any individual who wants to join the funeral committee must be a member of NLIC Cooperative Funeral Services Group.
- d) The Chair funeral committee along with President NLIC and Director Finance shall be responsible to keep all the records and track all payments, contributions, and donations etc. after getting access to funeral funds account.
- e) Funeral Committee shall be presenting its annual report to the board of directors during the month of January every calendar year.
- f) The president NLIC shall be a member of the funeral committee by default and may choose to attend any meeting or activity of the funeral committee.

## **9. WhatsApp Funeral Services Group / Email Communications:**

- a) An exclusive WhatsApp Funeral Services Group has already been set up. All the members shall be added in it subject to members' agreement joining to WhatsApp.
- b) This WhatsApp group is one of the main sources of communication with the group members. Emails, phone calls, text messages and other means of communication may be used to contact the members.
- c) This WhatsApp group will not be used for any other purpose except for Funeral Co-operative Group's activities.

## **10. Definitions:**

- **Family:** constitutes a father, mother and children under the age of 18 years, residing at the same address. It doesn't include grandparents, grown up children 18 years or older regardless they are married or not.
- **Members of good standing:** those members who have paid their membership fee in full and always pay their share of funeral expenses on time when requested at the demise of a member.
- **Funeral Fund:** a designated account created to collect and disburse money as per this policy.
- **London and Surrounding Areas:** City of London and approximately 20 miles radius from down town London as mentioned in section 1.



### **11. Disclaimers:**

1. NLIC shall not knowingly permit any individual or a group to use this policy in contravention of the conditions outlined in this policy.
2. NLIC shall provide all possible services as per this policy with honesty and sincerity and will not be responsible for any delays or mishaps.
3. NLIC doesn't accept any responsibility in terms of what is said or done at any of the events.
4. NLIC doesn't accept any responsibility for any injury or accident that occurs at any of the events.
5. Please be advised that **no** out-of-town transportation charges for the deceased body will be covered under any circumstances.
6. NLIC Funeral Committee is committed to doing their utmost efforts to support the funeral services cost within the means of contributions and support received from its members.
7. This policy is a live document and required revisions shall be recommended by the Funeral Committee.