

# **Jewish Joint Burial Society**

## **Schedule to Membership Agreement – as at January 2020**

### **1. Provision of a standard burial**

A standard burial at the Western Cemetery or JJBS Woodland Cemetery includes the following:

1. Removal of the body to the undertaker's premises (to include undertakers costs)
2. Tahara, coffin and shrouds
3. Transport of the coffin directly to the funeral site and provision of bearers
4. All fees and any gratuities
5. The provision of nameplate and kerb surround [if any]
6. Plot fees
7. Cemetery fees

A woodland burial is subject to an extra charge shown below in Para 7.

### **2. Provision of a standard cremation**

A standard cremation (normally at Golders Green Crematorium, Hoop Lane) includes

1. Removal of the body to the undertaker's premises (to include undertakers costs)
2. Tahara, coffin and shrouds
3. Transport of the coffin directly to the crematorium
4. Cremation fees
5. All fees and any gratuities
6. Provision of medical certificates

### **3. Excluded costs**

The following costs are not included

1. Reservation of further grave spaces
2. Tombstone costs
3. Interment of ashes after cremation.

The provision of a Minister to conduct the funeral and shiva prayers for a Synagogue member is the responsibility of the Synagogue. The Society will provide a Minister for the funeral of a non-member as part of the cost of the funeral.

### **4. Fees**

As at 1 January 2020

#### *a) London area scale*

The fee payable for synagogues who normally bury at Western Cemetery, JJBS Woodland Cemetery, Southgate or Edgwarebury Lane under the Hendon/West London arrangement or

provide a cremation (normally at Golders Green Crematorium Hoop Lane) is £50 per full synagogue member

*b) National scale*

The amount payable for synagogues providing their own local funerals is £64 per full synagogue member

## **5. Benefits**

As at 1 January 2020

*a) London area*

The notional funeral allowance is £2,500. This applies to the London area scale synagogues.

If the member is not buried at Cheshunt, Southgate or Edgwarebury Lane under the Hendon/West London arrangement or cremated at Golders Green, the cost which will be reimbursed is the cost of the funeral up to a maximum of £2,500 (the notional funeral cost).

*b) National*

The amount payable for a funeral for synagogues paying the national scale is the cost of the funeral up to a maximum of £3,500 (the national funeral cost).

If a national scale synagogue wishes to bury at Cheshunt, the burial will be free of charge, any adjustments being made on the basis of the notional funeral allowance.

## **6. Late Entry adjustments to benefits**

The benefits in Para 5 will be adjusted as follows:

*a) London area*

Where a member joins above the age of 50 the synagogue will pay to the JJBS the percentage of the notional value of a standard burial as shown in the Late Entry scale below. The payment can be made at any time but no later than the time of the death and will be based on the notional funeral allowance at the time of payment.

*b) National*

Where a member joins above the age of 50 the benefit payable by JJBS to the synagogue will be reduced by the percentage shown in the Late Entry scale below. Alternatively the synagogue can make an adjustment payment to JJBS equal to the reduction in benefit. In this case at the time of death the full benefit will be paid. The payment can be made at any time but no later than the date of the death and will be based on the national funeral cost at the time of payment.

## **LATE ENTRY SCALE**

<b>Age on Joining</b>	<b>Percentage adjustment</b>
50 - 55	10%
56 - 60	25%
61 - 65	40%
66 - 70	55%
71 - 75	70%
76 - 80	85%
81 and over	100%

For those joining a Synagogue after 1 January 2012 the scale will be as follows:

## **LATE ENTRY SCALE**

<b>Age on Joining</b>	<b>Percentage to be paid</b>
50 - 55	10%
56 - 60	25%
61 - 65	40%
66 - 70	55%
71 - 75	70%
76 - 80	85%
<b>For synagogues on the London scale only</b>	
81-85	100%
86 to 90	150%
91 or over	200%

*c) Death within six months of joining*

If a member of a London area synagogue dies within six months of joining the participating synagogue, then the Synagogue must make a payment to JJBS of twice the relevant benefit in Para 5. No payment will be made to National synagogues or in respect of a second burial scheme where the member dies within six months of joining the participating synagogue.

*d) Membership of a second burial scheme*

Subject to the submission of a claim, JJBS will make a payment equal to 50% of the notional funeral allowance to the estate of a synagogue member where the member who has been a full member of the Synagogue and is a member of a second burial scheme and for whom the Synagogue has paid the fees outlined Para 4, providing the second burial scheme arranges the funeral of the deceased. This payment will be discounted by the appropriate percentage in the Late Entry table if the member joined the JJBS participating synagogue over the age of 50 as described above.

## 7 Extra fees

as at January 2020

	£	
<b>MEMBERS</b>		
Woodland burial – single person	1,800	
Woodland burial – two persons	2,100	
Cremation followed by burial of ashes in conventional plot	2,000	
<b>NON-MEMBERS</b>		
Burial in conventional plot	8,000	
Cremation	3,400	
Woodland burial single./double	9,800/ 10,100	
Non-Jewish partner double depth in lawn cemetery	8,100	See note 6 page 6
Non-Jewish partner woodland burial if Woodland premium already paid	6,000	
Non-Jewish tombstone fees	450	
Baby burial in children's area	400	
<b>MEMBER AND NON-MEMBERS ADDITIONAL CHARGES</b>		
Tombstone fees ( <b>Cheshunt and Southgate</b> )		
Single	600	
Double	950	
Lawn	400	
<b>Woodland Cemetery and Columbarium</b>	50	
<b>Woodland grave planting plus 3 years maintenance</b>	120	
Sunday charges at crematorium	250	
<del>Burials at Cheshunt Monday to Friday after 4.30pm</del>	120	
Interment of ashes in Woodland columbarium	800	
Interment of second ashes in Woodland columbarium	200	
Interment of ashes in Southgate columbarium	No charge	
Grave reservation – spouse	100	
Grave reservation – other family member	200	
Woodland Columbarium pre-payment and reservation	800	
Double tombstone charge (deposit for re-opening grave)	550	

For double depth burials in the Woodland Cemetery only one surcharge will be required per plot. The Woodland surcharge may be paid in advance and is refundable (without interest) if the member no longer wishes to have a Woodland burial. Non-members' fees cannot be paid in advance.

The following will be charged as extras at cost:

1. Out of area costs in the UK or abroad
2. Extra hearse journeys
3. Drive-bys (when the coffin is taken to the home before going to the cemetery)
4. Extra items relating to the coffin, limousines or cars
5. Any other item notified to the family by the JJBS prior to the funeral or cremation

Notes: Grave reservations can only be made at the time of funeral

The double tombstone charge may be partially refunded at the time of the second burial depending on the actual cost of the re-opening

## **NON-JEWISH FUNERAL SUBSCRIBERS**

1. Non-Jewish partners who wish to be buried under JJBS auspices can be registered with the JJBS as *Non-Jewish Funeral Subscribers*. Individual synagogues can decide how they define them within their own constitution, eg Friends, Associates etc and what benefits other than funeral rights they wish to offer them. The only condition is that they must be recognised by the synagogue and its rabbi as a partner (married, civil partnership or living together). Single non-Jewish subscribers will not be acceptable, except as widow/widower of deceased Jewish person. Partners may be of the same sex.

2. Burials take place in the JJBS Woodland Cemetery at Cheshunt. Every grave, woodland or lawn, will be double depth, ie the two bodies in the same grave, and must contain a Jewish person, subject to the exception in para 14. If the non-Jewish partner dies first, they will be buried subject to agreement that their Jewish partner will be buried in the same plot.

3. The synagogue must pay to JJBS for each Non-Jewish Funeral Subscriber the same annual fee as is payable for existing Jewish members and the same benefits will payable. This applies to London and National synagogues

4. Full details of the Non-Jewish Funeral Subscribers must be provided by the synagogue and listed separately on the synagogue's return to the JJBS.

5. The Non-Jewish Funeral Subscribers will be entitled to a burial in the JJBS Woodland Cemetery at Cheshunt or cremation normally at Golders Green, subject to the Late Entry Payment which will apply in the same way as for a London Jewish member, and the rule about death within six months of joining the scheme. The Late Entry Payment will be based on the age at which the non-Jewish partner becomes a funeral subscriber. **It must be paid at the time of joining the scheme.** If the Non-Jewish Funeral Subscriber is divorced or separated from the Jewish member and is no longer entitled to have a JJBS funeral then on receipt of documentary evidence, the Late Entry Payment will be returned to the synagogue without interest. There will be no return of contributions in any other circumstance.

The funeral will be free of charge. Note all plots in the Woodland area are subject to a premium to cover the additional space required and the extra costs of tree planting and management. Only one premium is payable for a double depth grave.

6. Where a National Synagogue Non-Jewish Funeral Subscriber wishes to be buried in the Woodland Cemetery with their Jewish partner, the woodland premium will be discounted by the difference between the National Funeral benefit and the notional London funeral allowance. This will be reviewed periodically.
7. Following cremation, the ashes of Jewish and non-Jewish partners can be placed in the same compartment of the columbarium.
8. On joining the scheme, both partners are required to sign the prescribed application form, together, if possible, with their next of kin. One copy must be given to the couple; one copy to the synagogue and the signed copy retained in the JJBS offices.
9. If the Non-Jewish partner does not want to become a funeral subscriber (or the synagogue decides not to offer such a scheme to its members), the Non-Jewish partner can be buried in a double depth grave as a non-member but at a discounted rate to recognise that their Jewish partner is a synagogue member, subject to the agreement in the paragraph 8.
10. Periodically the JJBS will ask the synagogue to verify that the arrangement is still valid, and there are no changes in the circumstances of the couple which require new arrangements to be made.
11. Other than in the circumstance in paragraph 5 no refund will be made of any of fees paid if the Jewish or Non-Jewish Funeral Subscriber leaves the synagogue.
12. The benefits will be transferable within JJBS synagogues who participate in the Non-Jewish Funeral Subscriber scheme as for Jewish members.
13. The scheme will also cover non-Jewish dependants up to the age of 21 who will be buried in a double depth grave on the understanding that their Jewish parent will be buried in the same grave area in due course. Children over the age of 21 will not be covered; if they are Jewish they can become full members through membership of the synagogue; if they are not Jewish, they can only become Non- Jewish Burial Subscribers if they have a Jewish partner. Provision will be made for burial of still born or neo-natal deaths of children of mixed faith parents.
14. In the exceptional circumstance where the non-Jewish partner is buried first and the Jewish partner is not buried in the same plot, the rabbis have agreed that the grave will not be disturbed.
15. JJBS will take advice on status and procedures from the Assembly of Reform Rabbis UK, the Rabbinic Conference of Liberal Rabbis or the relevant rabbinic authority for other synagogues as necessary.