



## Consumer Information...

### ...for Funeral Purchases

**Costs**—Cemetery costs and funeral costs are usually paid independently. They are separate and you should discuss them with both the cemetery you select and any funeral home you select.

**Arrangements**—Only a licensed funeral director of a funeral home may meet with you to make any funeral arrangements. You may ask to see their license. Be sure that it is current.

### ...for Purchases Regulated by the Office of the Comptroller

**At Need & Pre-Need**—You may make funeral arrangements “at need,” which means the purchase of funeral services and merchandise is made after the death of an individual. A “pre-need” contract is for a purchase made prior to death and may include burial goods and services such as opening/closing of graves, caskets, vaults and memorialization. A pre-need contract is entered into with a cemetery or funeral home. Pre-need purchases are regulated by the Comptroller.

**Cremation**—The Crematory Regulation Act is enforced by the Comptroller. This Act licenses and regulates crematories.

### Helpful Advice for Cemetery and Funeral Home Purchases

- ◆ *Pre-arranged funeral and burial planning may be helpful, but don't feel rushed to purchase. Compare merchandise and services and their prices with other sellers.*
- ◆ *If you are told that something is required by law, ask to see the law in writing.*
- ◆ *Anything promised should be obtained in writing and signed by someone with authority. Insist that any promise made to you by the seller be in writing.*
- ◆ *If you decide to enter into a contract, find out about refundability and cancellation rights and get it in writing.*
- ◆ *Do not purchase anything that you cannot afford.*
- ◆ *Consult with others such as your family, financial advisor, or attorney for their views prior to any purchase.*



### For complaints relating to cemeteries:

Illinois Department of  
Financial & Professional Regulation  
100 West Randolph Street, 9th Floor  
Chicago, IL 60601

Toll-free Helpline: 1-888-RLOVED1 (756-8331)

Web site: [www.idfpr.com](http://www.idfpr.com)

### For complaints relating to funeral directors and embalmers:

Illinois Department of  
Financial & Professional Regulation  
100 West Randolph Street, 9th Floor  
Chicago, IL 60601

For complaints: 312-814-6910

For general information: 312-814-1467

Web site: [www.idfpr.com](http://www.idfpr.com)

### For complaints relating to pre-need purchases and crematories:

Office of the Comptroller, State of Illinois  
Cemetery Care and Burial Trust  
100 West Randolph Street, Room 15-500  
Chicago, IL 60601

Toll-free Helpline: 1-877-203-3401

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*It is available as a free download for consumers and cemeteries at IDFPR's Web site, [www.idfpr.com](http://www.idfpr.com).*

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## Illinois Consumers' Guide to

# Cemetery & Final Disposition Purchases



**S**igned by Governor Pat Quinn in early 2010, the Illinois Cemetery Oversight Act directly addresses consumer concerns that may arise during the purchase of cemetery products and services.

This brochure is intended to outline the law's key consumer protections while offering common-sense advice for those making the difficult decisions for themselves or loved ones.



GOVERNOR PAT QUINN  
STATE OF ILLINOIS



Illinois  
Department of  
Financial and  
Professional  
Regulation