

# Families dig deep to pay for funerals

■ Two in three had no idea on burial costs

THERE were 1,522 deaths registered in Galway in 2016 - the most recent year with full records - but yet two in three people seriously underestimate the cost of a funeral.

One-third of those asked thought the entire package would cost them between €1,000 and €3,000 - around the same number that correctly put the actual price at over €5,000.

The survey was carried out by Royal London to mark the launch of its new Funeral Payment Helping Hand.

The company, which has a base in Galway, revealed that lengthy probate delays resulted in families having to unexpectedly pay funeral bills in advance of a life insurance pay-out, where there is no remaining legal policy owner - putting a financial strain on family members when a loved one passes away.

So where a claim is delayed

due to probate, Royal London will pay an advance payment of a policyholder's cover, up to the value of €10,000, to cover the Funeral Director costs.

"There were 1,522 deaths registered in Galway in 2016. Unfortunately, our research shows that a funeral in Ireland is a costly affair," said Tadgh Malone at Royal London in Galway.

"However, our survey revealed an apparent uncertainty amongst respondents as to who would pay for it when the time comes.

"We found that 38% would rely on family or next of kin to pay for their funeral, with a further 17% of people would have 'no idea' of who would foot the bill.

"The majority of people are simply unaware of all the associated costs involved in planning a funeral - and these can often come as a shock when a loved one dies," he added.

