



# Let's talk about funerals

A simple guide

**anpost**  
**insurance**

Human about insurance



**A Funeral Insurance policy is a great place to start in terms of taking care of the expenses and easing the financial burden on your loved ones.†**

Paul Merriman, AskPaul.ie CFP® (Certified Financial Planner)

†This is a paid collaboration between An Post Insurance and Paul Merriman.

\*Insights based on An Post Insurance Funeral Insurance research conducted by Red C in February 2024 of Adults aged 50+.

**Irish people should be more up-front about discussing death. At least that's what nearly three-quarters of us think, according to our recent survey\*. Despite the high level of concern, we are all left with questions about how best to plan for our own funeral, and there are few sources for simple, honest and practical advice.**

Few of us feel we are financially well prepared for our own funeral, and the costs that will arise. Almost half\* say they're worried about the prospect of leaving bills behind for their loved ones. In this guide, we'll provide you with a practical overview of all that planning a funeral entails. We hope it brings you clarity on the sensitive matter, and a little peace of mind too.

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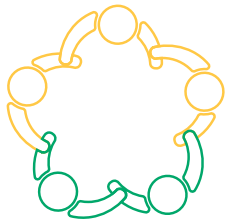
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# Funeral Insurance Insights\*



**2 in 3** adults are comfortable discussing death with their loved ones (and have made their preferences known)

**2 in 5** Irish people are not familiar with the concept of Funeral Insurance



Just **17%** of people currently have a funeral plan in place



# 94%

of people are worried about the financial implications of a funeral on their loved ones

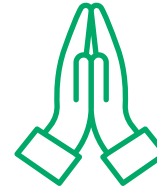
**43%** of adults 50+ are unaware of any funeral insurance provider in Ireland



# 68%

of Irish adults currently have no plan in place for their funeral

# Irish Attitudes on Funerals



**60%** would prefer a religious funeral service with **33%** (7% undecided) preferring a civil ceremony

**88%** of Irish adults do not cite funeral preferences in their will



**81%** believe a wake is important for paying tribute to the deceased



**76%** of people believe it is no longer important to wear black to a funeral but shaking hands and expressing sympathy is still a key Irish tradition



**57%** would be happy with a simple goodbye, while **24%** would like a nice party



**47%** of Irish Adults have a preference for a cremation over a traditional burial (39%), 15% were either dont know/other

**69%** of people believe that live streaming is a good idea for those who cannot attend in person (following COVID 19)



The actual average cost of a funeral is just over **€6,000 (€6,252)**

\*Insights based on An Post Insurance Funeral Insurance survey conducted by Red C in February 2024 of Adults aged 50+.



# Funeral Costs in Ireland

According to our research the average cost of a funeral in Ireland is €6,252\*, but depending on your wishes, it may cost more. Since we don't tend to speak about funerals, that may come as a surprise to you. You're not alone as almost half\* of our respondents were unaware of the cost of a funeral or underestimated it.

## The funeral director

There are a wide range of funeral directors operating in Ireland, with well-known names including Fanagan's, Massey's and Bourke's who generally operate out of larger cities. Typical costs can vary quite a lot, and largely depends on what is being included in the offering, with coffin, removal, embalming, and transportation being common options, as well as their director's fees. The Irish Association of Funeral Directors promotes excellence in funeral services with their members. You will find a complete list of their members in your local area on their website [www.iafd.ie](http://www.iafd.ie).

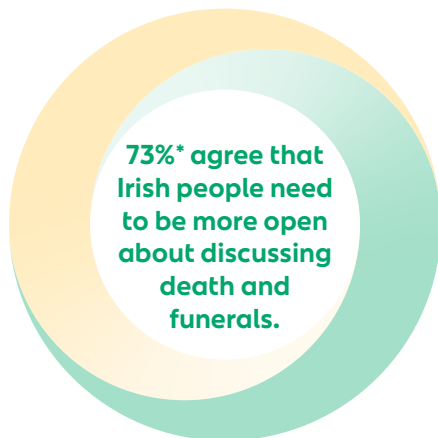
## Your coffin

Some funeral directors will offer a package that will include a coffin price. Otherwise, the cost of coffins can seem quite high, with prices that can fall between €1,900 and €6,000<sup>1</sup>. Choosing a coffin made of less expensive wood, and less ornate, can save money in this area. Eco-friendly coffins that use wooden dowels instead of nails and are lined with degradable materials are also an option.

## Funeral arrangements

There are a few extras you or your loved ones will need to think about to make sure your funeral is just as you want it. Memorial wreaths cost from €60<sup>2</sup>, an organist or soloist from €130<sup>3</sup> and a church service starts from €210<sup>4</sup>. You might prefer a civil celebrant to deliver your service, in which case you can expect to pay approximately €350<sup>5</sup>.

Other costs you should consider include a death notice in a national newspaper costing around €266<sup>6</sup>. Your family may also wish to place a notice on RIP, ie, to communicate funeral arrangements to friends and family. This can be done via your chosen Funeral Director. This is a free service to bereaved families and all funeral directors in Ireland have secure access to the site for the purpose of publishing death notices



\*Insights based on An Post Insurance Funeral Insurance research conducted by Red C in February 2024 of Adults aged 50+.

for funerals which they are undertaking. Memorial cards remain a popular tradition to remember loved ones. The cost of these can vary hugely depending on the quality and provider. The average cost you would generally expect to pay is €200<sup>7</sup>.

Some of our respondents discussed other aspects of the funeral which may have an associated cost. These include: funeral cars and transport for family; a hotel reception; a wake in their home. All these popular preferences can further increase your costs, especially for those that have a large circle of family and friends.

## Your plot

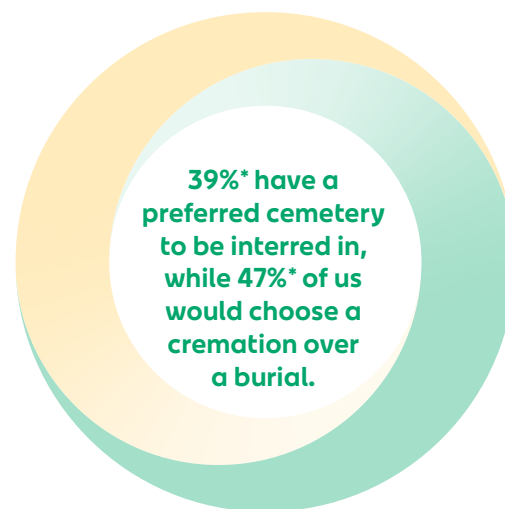
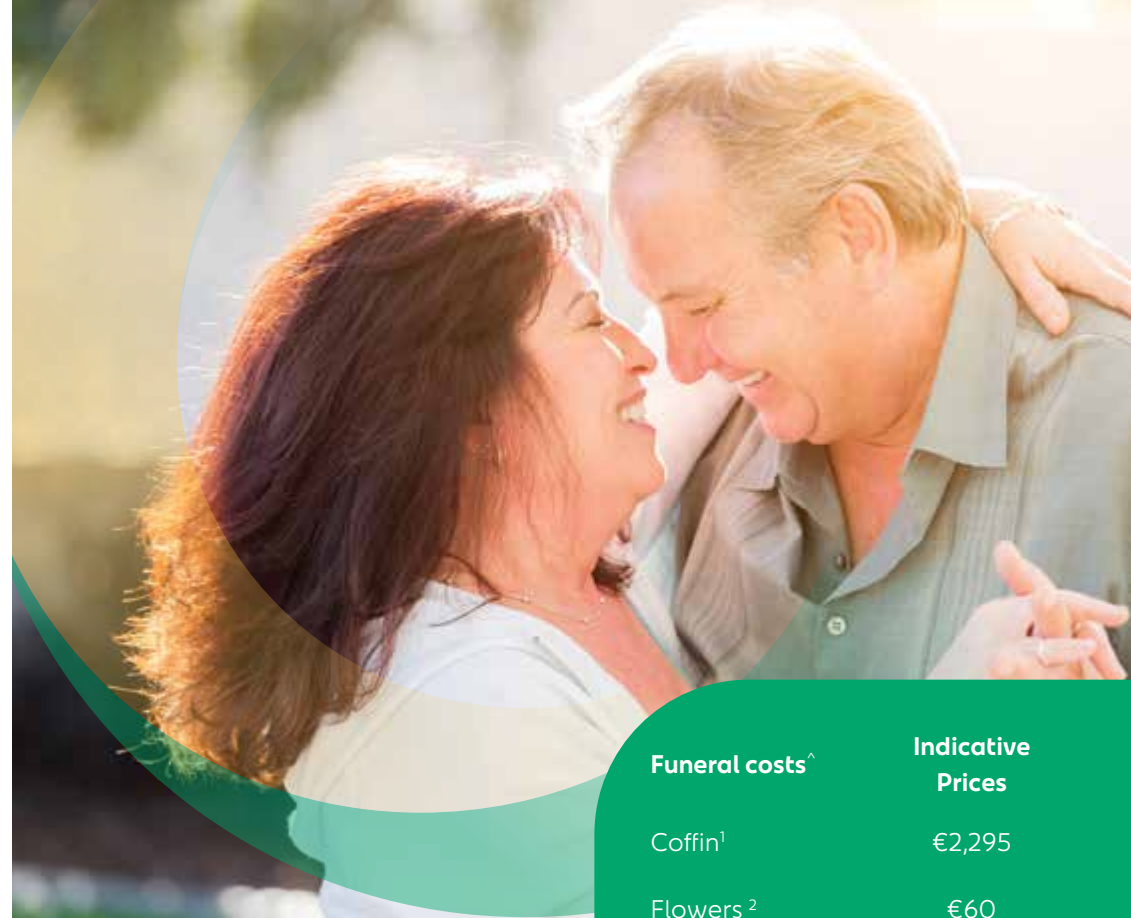
Burials can be expensive, especially in Dublin, where space is at a premium. A single plot in Deansgrange Cemetery costs up to €16,000<sup>8</sup> and that excludes any additional charges for kerbing, headstone etc. The nationwide average cost for a plot in Ireland is €1,200<sup>8</sup> [www.dlrcoco.ie](http://www.dlrcoco.ie)

## Choosing a cremation

Cremation is becoming more and more common, and almost half of our respondents preferred it. Costs range from €500 to €800<sup>9</sup> for your urn and a room to hold your service in, though on weekends this can cost more.

Interment can further increase this cost. A recess to contain two urns in the Columbarium Walls at Deansgrange Cemetery, for example, costs €2,270<sup>10</sup>.

If your preference is for cremation, it's a good idea to discuss it with your loved ones, to save on any unnecessary expense.



\*Insights based on An Post Insurance Funeral Insurance research conducted by Red C in February 2024 of Adults aged 50+.

Funeral costs <sup>^</sup>	Indicative Prices
Coffin <sup>1</sup>	€2,295
Flowers <sup>2</sup>	€60
Organist/Soloist <sup>3</sup>	€130
Church Service <sup>4</sup>	€210
Civil Celebrant <sup>5</sup>	€350
Newspaper Notice <sup>6</sup>	€266
Memorial Cards <sup>7</sup>	€200
Plot <sup>8</sup>	€1,200
Cremation <sup>9</sup>	€800
Interment <sup>10</sup>	€2,270

<sup>^</sup>sources for funeral costs on page 15



# Planning Ahead

Expressing your own wishes on what type of funeral you might like takes pressure off your loved ones at a difficult time, while ensuring your final wishes are respected. The Irish Hospice Foundation have developed a *Think Ahead* form that may help you discuss matters with your family, while recording your funeral preferences and essential details about your financial affairs. Download it today at [thinkahead.ie](http://thinkahead.ie).

## Talking to family

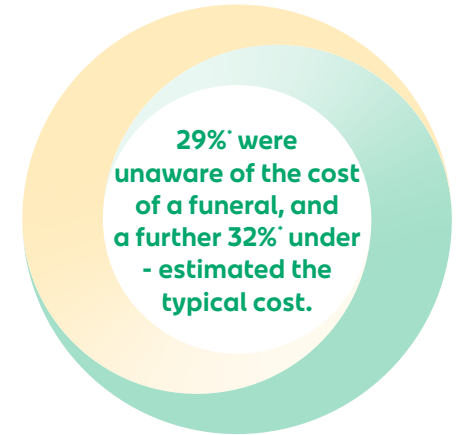
If you do use a *Think Ahead* form or something similar, be sure to give copies to family members and your solicitor. It also makes sense to discuss your final wishes with your family, to ensure your funeral is just as you intend it. Make sure you don't simply outline your preferences in your will, it is normally only consulted after the funeral has occurred.

## Life Insurance

You may already have Life Insurance, but you can't generally rely on it to cover funeral costs. Applications to the probate office tend to take often over a year, and families can find themselves covering the funeral bills in advance of a life insurance payment. If you're concerned, check to see if your policy covers funeral payments pre-probate.

## Low income funeral benefits

Depending on your income, you may be eligible for an Exceptional Needs Payment to assist with funeral costs. Eligibility is decided on a



\*Insights based on An Post Insurance Funeral Insurance research conducted by Red C in February 2024 of Adults aged 50+.

case-by- case basis by your local Department of Social Protection Intreo offices\*.

The Widowed or Surviving Civil Partner Grant is a once-off €8,000 payment to widows, widowers or surviving civil partners with dependent children. You and your loved ones may be entitled to other benefits too, such as a widow's pension or the one- parent family payment. Your local Intreo office can advise on these issues. The citizens advice website# where we gathered this information is also a very helpful source of information

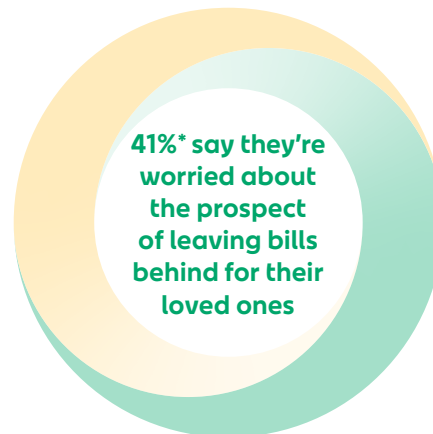
#See [citizensinformation.ie](http://citizensinformation.ie) for more information.

If the deceased was receiving a social welfare payment, the Department of Social Protection will need to be advised. Some allowances and payments will not be withdrawn immediately and may continue for up to six weeks after the person's death.

## Ways to save on costs

Here are just a few ways you can save on funeral expenses by planning ahead.

- Your funeral director may offer to provide limousines for the chief mourners, and it can be costly. Providing your own transport will help will help to keep the cost down.
- Embalming is also offered at a cost, and while it might be desired, it is not obligatory.







**88%\* of us agree that it's important to be financially prepared for our funeral. Yet only 31%\* feel they are.**

\*Insights based on An Post Insurance Funeral Insurance research conducted by Red C in February 2024 of Adults aged 50+.

62-year-old paying a premium of €20 per month would be assured for €3,190.

You can choose the level of cover you want depending on the type of funeral you wish to have. The total premiums\* paid over the term of your policy may exceed the death benefit.

**Some Key Points**

- **Premiums:** Premiums start at just €15\* per month. Your monthly premium is based on the age you commence your policy and the level of cover you choose.
- **Lump-sum Payment:** In the event of your death, our Funeral Insurance can help ease uncertainty and worry. If your policy has been active for two years, your loved ones will receive a lump sum payment to help cover funeral expenses. If your death takes place within the first 2 years, your beneficiaries will receive a sum equal to the amount you have paid in at the time of your death.
- **No medical questions or doctor reports:** If you're aged between 50 and 75 years and resident in the Republic of Ireland, you may be eligible for this product. You don't need to worry about any medical questions, check-ups or reports.
- **Travel Accident Benefit:** If you have a fatal motor accident or an accident as a fare-paying passenger or pedestrian, and you die as a result of this accident within 3 months, your beneficiaries will receive double the amount of your selected life cover.

# How can Funeral Insurance help ?

Most of us agree that it's important to be financially prepared for our funeral. Yet only a minority feel they are well prepared. Even with existing savings, you may not have enough to cover your funeral costs. A well thought out funeral plan can help cover or supplement the costs of a funeral, depending on your preferred premium and choice of funeral arrangements. Your loved ones can access these funds to cover your funeral costs before your will has been executed.

Funeral Insurance is a specific life insurance policy that allows you to prepare financially for the cost of your funeral. By taking out this policy, you can ensure that you leave your loved ones some money to help take care of the cost of your funeral, or other expenses. It provides a simple and affordable solution to many who worry about funeral costs.

**Funeral Insurance from An Post Insurance**

Taking out Funeral Insurance can allow you and your family to be financially prepared for the costs of your funeral, and some of the bills that you may leave behind. Taking out Funeral Insurance with An Post Insurance can help save loved ones the worry and stress of financing your funeral at an emotional time.

Funeral Insurance can provide your loved ones with a fixed lump sum on your passing, once your policy has been in place for 2 years. If your death takes place within the first 2 years, your beneficiaries will receive a sum equal to the amount you have paid in at the time of your death. The level of cover is based on the age you commence your policy and the level of cover you choose. Premiums start at just €15\* per month.

\*For example, a 50-year-old paying a premium of €15 per month would be assured for €4,700. A

A photograph of a middle-aged couple sitting on a couch. The man, with grey hair and a beard, is wearing a brown sweater and is smiling broadly while looking at a laptop. The woman, with blonde hair, is wearing a white and black striped sweater and is also smiling. They appear to be in a relaxed, domestic setting with indoor plants in the background.

# Making your will

Do you have a will? 40%\* of our respondents aged 50+ don't have a will. If you die without leaving a will, your estate will be shared out according to succession laws, and not necessarily in accordance with your wishes. This could mean a portion of your estate will pass to someone unintended, or that someone you love will not inherit any of your estate.

## How to write a will

You can write a will yourself, use a will template or have a solicitor draft it for you. There is no set price on this service, but you can get quotes by calling a solicitor's office or visiting their website. Once drafted, your will requires two witnesses to sign and authenticate it.

## Complimentary Will Writing Service with Funeral Insurance from An Post Insurance

An Post Insurance has teamed up with ARAG<sup>†</sup> - a leading provider of legal insurance and assistance products in Ireland - to give you access to a Complimentary online Will Writing Service. If you purchase Funeral Insurance from An Post Insurance, you are entitled to a Complimentary Will Writing Service online. You choose the template that best reflects your needs and complete it with your personal wishes.

Once complete, you can download the will created for you to check the details are correct. Then, you will need to sign the document in the presence of two independent witnesses of your choosing, who will also need to sign the document.

\*Insights based on An Post Insurance Funeral Insurance research conducted by Red C in February 2024 of Adults aged 50+.

† Complimentary Will Writing Service is a service provided by ARAG Legal Protection Limited.

Full terms and conditions for the Complimentary Will Writing Service promotion are available at [www.anpostinsurance.ie/promotions](http://www.anpostinsurance.ie/promotions)



# Want to find out more?

Ask at your Post Office for a call-back on Funeral Insurance from An Post Insurance<sup>◇</sup>.



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[anpostinsurance.ie](https://anpostinsurance.ie)

◇ Customers enquiring about An Post Insurance products at the counter will have their contact details taken and the details will be passed to An Post Insurance. One of our Insurance representatives will then call the customer back to discuss their enquiry.

#### Sources for funeral costs

1. [cunninghamsfunerals.com](https://cunninghamsfunerals.com)
2. [oasisflorist.ie](https://oasisflorist.ie)
3. [sonyagrimes.com](https://sonyagrimes.com)
4. [clarkesfuneraldirectors.ie](https://clarkesfuneraldirectors.ie)
5. [coastalceremonies.ie](https://coastalceremonies.ie)
6. [mediahuis.ie/advertising-solutions/irish-independent-family-notice/](https://mediahuis.ie/advertising-solutions/irish-independent-family-notice/)
7. [memorialcardshop.ie](https://memorialcardshop.ie)
8. [geraldmccarthy-stone.com](https://geraldmccarthy-stone.com)
9. [mountjerome.ie](https://mountjerome.ie)
10. [dctrust.ie](https://dctrust.ie)

Costs are correct as of 17.04.24

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