



#### AIRDRIE OFFICE

10 Adam Avenue, ML6 6DN Tel: (01236) 762000 (24 hrs)

COATBRIDGE OFFICE 45 Sunnyside Rd, ML5 3DG Tel: (01236) 424132 (24 hrs)

See page 10 for more details

In November 1912 my grandfather, Donald McLaren, conducted his first funeral. Over a century has passed since then and whilst a lot has changed in our community, the company he founded remains a trusted family owned business dedicated to the same traditional values of providing the highest standard of personal, professional funeral service at an affordable and fair price.

This brochure is intended to answer some preliminary questions you may have about our prepaid funeral plan. If you wish to discuss a funeral plan for yourself or a family member, contact us by email or telephone to arrange an appointment with our fully qualified staff who will guide you through the whole process.

Donald McLaren, Chairman

# Pre-arrange your funeral with Donald McLaren Ltd

There are many reasons why people choose to take out a pre-arranged funeral plan. Often it is because of concerns about leaving family with the worry of arranging a funeral at an already stressful time or the worry of leaving a financial strain on loved ones. By taking care of arrangements now, you can relax knowing that your affairs are in order.

Our funeral plans are personally arranged by Ian McLaren (Chairman) or Charles Flannigan (Managing Director) who jointly have over 95 years practical experience arranging funerals. You can therefore be assured you are in safe hands. Ian's youngest daughter, Julie, oversees the administration of our funeral plans and ensures all relevant regulations are strictly adhered to for your peace of mind. Preplanning a funeral is the largest change within our company in the last 10 years and now accounts for one third of our future business.

We are privileged to have supported local families and our communities for over 100 years. We provide a sympathetic, professional and personal funeral service at a realistic and affordable price. We pride ourselves on giving your family the highest level of care and support, which is why so many families have stayed loyal across the generations. Before finalising your funeral plan, you will receive full information about the services covered and full details about how the plan works. This advice is given honestly without any obligation or pressure.

We will discuss all the practicalities of the funeral arrangement with you ensuring everything is customised to your individual requirements guaranteeing you only pay for the funeral services you and your family will eventually require.

As our Chairman, Mr McLaren explains: "*The funeral planning industry, especially the intense marketing for pre-paid funeral plans, is big business nowadays. Funeral* 

plan sales can come from financial advisers, will writers or more commonly by large funeral planning companies rather than qualified professional funeral directors. We are well aware of families paying considerably more for pre-paid funeral 'packages' sold by large funeral planning companies. Many companies selling funeral plans cold call potential clients (some very elderly and vulnerable), post flyers through mail drops and use many other direct marketing strategies. Funeral packages which are not bespoke may not include some funeral services the family will eventually require. The sales and marketing staff directly employed by the funeral planning companies are not funeral directors and their sales agents are often only able to sell you a "package" funeral plan. They are unable to give professional local funeral advice tailored exactly to your requirements and charge accordingly."

We have also been made aware of local families who have purchased a funeral plan directly from a funeral planning company only to discover when the funeral is eventually required they are unable to use the services of Donald McLaren Ltd despite being promised by the sales agent at the time they could. This leads to further distress, disappointment and in some cases unexpected costs for services not paid for at the time but are now required.

We are very proud to offer our own bespoke pre-paid funeral plan with absolutely no sales or marketing pressure from a large funeral planning company. The funds for your funeral plan are managed by Ecclesiastical Planning Services Ltd who have absolutely no control over our company. They do not pressure us to sell funeral plans and do not influence the professional funeral advice we provide. UK Legislation does not allow pre-paid funeral plan funds to go directly into the funeral directors bank account (See security for your money, page 6).



#### Our Founder, Mr Donald McLaren

# OUR HISTORY

Donald McLaren founded the company in November 1912 just before World War I when he purchased "The Royal Stables" from Munro Funeral Directors located at 5 Main Street, Coatbridge.

His two sons, Donald Alexander in 1927, and Angus in 1928 joined their father in the business. Through their dedication to customer service the company prospered and in 1945 Donald McLaren purchased Thomas W. Grier Funeral Undertaking and Hiring Business at 53 Stirling Street and Chapel Street in Airdrie. Included in the sale was a fleet of vehicles and a store of motor accessories. The premises were used solely for making funeral arrangements.

In May 1956 Donald McLaren purchased William D. Patersons Ltd Funeral Directors in Callon Street, just off Broomknoll Street in Airdrie. When Donald McLaren bought this Carriage Hire business he closed the Stirling Street premises. At this time services offered to clients included complete funeral arrangements, hire of funeral cars, wedding cars and taxis. In 1958 Donald McLaren retired aged 91 and he died three years later. In 1961, the present Chairman, Donald Ian McLaren, known as Ian, joined his father and uncle in the family business. This further enhanced the dedication to customer service and as a result, in 1963 Donald McLaren Ltd of Airdrie moved to new purpose built premises at Hallcraig Street where they remain to this day. This was the first custom built funeral home in Scotland.

In January 1972 Donald Alexander McLaren retired at the age of 70, followed by his brother Angus two years later. Ian bought his uncle's shares in the business and became the company's sole owner in 1975.

In Coatbridge the premises were proving inadequate for the expanding business and the company moved to a new purpose built funeral home at 45 Sunnyside Road in August 1978.

The company continued to prosper and various extensions were added to the premises.

These included a state of the art mortuary, beautifully appointed funeral arrangement offices, rest rooms, a service room with seating for 150 people including an organ and a PA system for personal music. Donald McLaren Ltd now offers our clients two of the most modern custom-built funeral homes in the United Kingdom.

Ian McLaren semi-retired in 1998 but he remains actively involved in the business in his role as Company Chairman and, where possible, he personally arranges our Pre-Arranged Funeral Plans. On retirement he handed over the running of the business to Managing Director, Charles Flannigan and his daughter Carol Kerr. Ian's youngest daughter, Julie McLaren, joined the company in 2011.

In 2012, Donald McLaren Ltd opened two beautiful indoor memorial showrooms allowing our clients to choose from a vast selection of top quality granite and marble monuments.

The company has grown from its humble origins in 1912 and today we are one of the largest Independent Family Funeral Directors and Monumental Sculptors in the United Kingdom. Our facilities and services include two modern custom-built funeral homes offering all related professional services and large fleet of modern Mercedes Benz hearses and limousines, including our exclusive Mercedes Benz S-Class limousines. We take great pride in the fact that we create employment for 34 professional, qualified staff who all live locally and understand the needs of the communities we serve.

Donald McLaren Ltd will always uphold the traditions of over four generations of the McLaren family and we promise to offer a first class, sympathetic, professional and personal funeral service at a realistic and affordable price. These traditions are still upheld today and the growth of the company is proof that the quality of our service has never wavered since 1912 when this proud company was founded.

# DONALD M LAREN IN 5 Main Street, Coatbridge

#### The first step to pre-arranging a funeral

Think about the way you would like to be remembered. You may wish to take a little time to discuss it with your family and friends; chatting things over with your loved ones often makes everything easier and also ensures they know your wishes. We will then guide you through every step of pre-arranging your funeral. We are experienced in all local regulations and customs pertaining to hospitals, doctors and other funeral related requirements.

Below are some questions to think about and discuss with your family in order to allow us to arrange your bespoke funeral plan:

- 1. Do you wish to be buried or cremated?
- 2. Which cemetery or crematorium?
- 3. Is there an existing lair or is it a new lair?
- 4. If an existing lair, who has the title deeds?
- 5. What is to happen to the cremated remains?
- 6. Location of funeral service? e.g. our service room; church service; or crematorium only
- 7. Do you wish to rest at home or stay in one of our beautifully appointed private rest rooms?
- 8. Do you wish for family and friends to pay their respects with an open coffin for viewing?
- 9. How do you wish to be dressed? (e.g. own clothes or our traditional robe)
- 10. How many family limousines will be required?
- 11. How would you like to personalise your funeral? e.g. songs, readings, donations etc.

# A funeral plan purchased from Donald McLaren Ltd is charged at today's prices. When the funeral plan is in place, and provided we carry out the funeral, there will be no additional costs to Donald McLaren Ltd's services except in the following circumstances:

Cost of a Funeral Plan

- 1. Saturday or Public Holiday funeral:- In the event of the funeral taking place on a Saturday or Public Holiday, additional staff overtime charges will apply;
- 2. Death more than 20 miles away:- Should the death of the Plan Beneficiary take place more than 20 miles from our office, additional costs for the removal will apply (unless covered by holiday insurance);
- **3.** Additional Services:- Your family can arrange and pay for additional services not included in your plan at the time of need;
- 4. Third Party Costs:- These are the costs we pay on your behalf to external providers including crematorium or burial charges. Cemetery and crematorium fees are rising rapidly and Donald McLaren Ltd have no control over these third party costs. We simply advise you of today's costs and you can pay as much or as little as you like and your family will pay any shortfall at the time of need;
- 5. Optional Disbursements:- We cannot guarantee or predict changing customs, prices, availability and the future standards of outside agencies e.g. catering, florists, obituary notices etc. We recommend that all optional disbursements are arranged and paid for at the time of need by the next of kin, however a lump sum can be added to the plan to contribute to these costs if desired.

## **Security for Your Money**

The money paid for your funeral plan is managed by Ecclesiastical Planning Services Ltd which is part of the Ecclesiastical Insurance Group. Ecclesiastical is a specialist, UK-based financial services group which has been protecting people, property and funds since 1887. For maximum security and your peace of mind, funds are held by a fully-regulated, UK-based life assurance company.

Every penny of the full value of the funeral plan (excluding the initial management fee) is held securely in a whole of life assurance policy and is ring-fenced for your funeral. The money is made immediately available to us and the funds cannot be used for anything other than your funeral.

Ecclesiastical Planning Services Ltd is regulated by the Funeral Planning Authority (FPA) and adheres to its code of practice and high professional standards. In addition, Donald McLaren Ltd is a member of the National Association of Funeral Directors (NAFD) who have a strict code of practice which gives you complete peace of mind. For over one hundred years the NAFD has been dedicated to maintaining the highest of standards throughout the funeral profession to ensure bereaved families receive the advice and support they deserve.





To purchase a funeral plan with Donald McLaren Ltd simply contact any of our offices to discuss your thoughts with one of our professional funeral directors who will ask some initial questions, make some helpful suggestions and provide details of the costs involved. If preferred, we can arrange a home visit to discuss your requirements.

When your funeral plan is complete we will send the completed Application Form to Ecclesiastical Planning Services Ltd. On receipt of this paperwork you will receive a Certificate of Entitlement, together with confirmation that you are a Donald McLaren Ltd Plan Holder. At the time of need we will simply request this Certificate of Entitlement from your next of kin.

#### Funeral Wishes

Many clients choose to confirm their funeral arrangements to be held on file. Your wishes are discussed, guidance is given and your instructions are then confirmed. This for many people, particularly those with no family members remaining, very often brings great peace of mind, simply by knowing that they will be looked after when the time comes.

It should be noted that this service has no financial benefit to you, as no payment in advance has been made but provides peace of mind knowing your funeral wishes will be relayed to your next of kin and undertaken at the time of need.

## **Frequently Asked Questions**

There are a number of questions we are asked regularly by clients arranging a funeral plan with Donald McLaren Ltd. Below are answers to some of the most common questions.

#### "Can I pay the Plan up in instalments?"

Yes. You are able to pay over 12, 24, 36, 48 or 60 months (1-5 years). Please note there is an additional cost for paying over 24, 36, 48 and 60 months. In the event you pass away before the full balance is paid the money you have paid into the plan will be used as a contribution towards your funeral. The remaining unpaid balance will be paid by your executor/next of kin at the time.

#### "Can I make changes to the plan later or cancel it?"

Yes. If you decide you need an extra limousine, a different robe, or even a different committal you can contact us at any time to amend your plan and pay the additional costs for the amendments (if required). If you decide to cancel the plan after 30 days from the date of purchase you will receive a full refund, less the initial management fee.

#### "I have read an advert that I can take a plan out with another funeral plan provider and at the time of need my family will be able to choose Donald McLaren Ltd, is this true?"

Absolutely not. Donald McLaren Ltd is a privately owned business and is not part of a larger corporate structure, nor do we employ agencies or any other funeral planning company to act on our behalf. The only way to ensure Donald McLaren Ltd carry out the funeral is to contact us directly.

#### "Can anyone apply?"

Anyone aged over 18 years of age can apply. There is no upper age limit and no medical or health questions to answer.

#### "Will there be any more costs at the time?"

Costs for a Donald McLaren Ltd Funeral Plan are charged at today's prices and guarantees once a funeral plan has been purchased there will be no additional funeral directors costs except those previously explained under "Costs of a funeral plan" (page 5).

# "Can my family change the arrangements at the time of the funeral?"

Yes. If your family decide they would like additional services, for example, an extra limousine your family will just pay for the additional service at the time. Please note that additional services taken by the family at the time will be charged at future prices.

#### "What if I move?"

You can transfer your funeral plan to an accredited funeral director near your new home. Please note when transferring to another funeral director there may be additional costs to be paid as local authorities and other funeral directors prices vary throughout the UK. Please refer to the Terms and Conditions for full details.

#### "What happens if I die abroad?"

The funeral plan does not cover the cost of a funeral abroad, or the cost of repatriating the deceased. It is therefore important that your travel insurance policy adequately covers this eventuality.

#### "Can I buy a Plan for someone else?"

Yes. Many people buy a plan for elderly relatives, friends or people in care.

# "What happens to my money if Donald McLaren Ltd cease trading?"

A Funeral Plan from Donald McLaren Ltd gives you exceptional financial security for your money. Every penny of the full value of the funeral plan (excluding the initial management fee) is invested in a whole of life assurance policy and ring-fenced to pay for your funeral. The funds are held in a Perfect Choice Funeral Plan, provided by Ecclesiastical Planning Services Limited.

Perfect Choice Funeral Plan funds are held in guaranteed whole of life assurance policies with a life assurance company that is authorised by the Prudential Regulation Authority (PRA) and regulated by the PRA and the Financial Conduct Authority (FCA). Funeral plans themselves are not regulated by the PRA or FCA but are regulated by the Funeral Planning Authority.

Ecclesiastical Planning Services is registered with the Funeral Planning Authority, who exist to help protect consumers' interests within the UK Funeral Planning sector and delivery of your funeral is regulated by the National Association of Funeral Directors (NAFD) Code of Practice. Perfect Choice Funeral Plans are recommended by the NAFD

This ensures that, no matter what happens to Donald McLaren Ltd, your funeral plan funds are safe and secure.





We are proud to be affiliated with St Andrew's Hospice, Lanarkshire's only specialist hospice providing free of charge palliative care services to patients from across Lanarkshire with cancer and other life-limiting illnesses.

In 2012/13 they had 371 inpatient admissions, 1368 day hospice attendances, provided bereavement counselling for 171 people, and supported 40 children affected by loss in their lives.

Donald McLaren Ltd make a donation to St Andrew's Hospice for every Pre-paid funeral plan purchased. To date we have donated over £20,000.

> St Andrew's Hospice is a Charity Registered in Scotland SC010159 Henderson Street, Airdrie, Lanarkshire, ML6 6DJ



#### National Association of Funeral Directors

The National Association of Funeral Directors is a truly independent trade association with the broadest membership within the funeral profession, including more than 3,200 funeral homes nationwide, suppliers to the profession and overseas funeral directing businesses.

618 Warwick Road Solihull West Midlands B91 1AA Telephone: 0845 230 1343 Website: www.nafd.org.uk

Telephone: 01564 778 991 Website: www.bioe.co.uk

> 1 Gleneagles House Vernon Gate,

> > South Street

Derby

DE1 1UP

Anubis House, 21c Station Road,

> West Midlands B93 0HL

Solihull,



#### British Institute of Embalmers

The British Institute of Embalmers was founded in 1927 by a group of 15 Funeral Directors who recognised the need for a separate organisation for the professional embalmer.

The Main Purposes of the institute is to promote best practice through training, guidance and certification.



#### British Institute of Funeral Directors

The B.I.F.D was formed in 1982 by a group of highly experienced, qualified Funeral Directors to provide an organisation that cared for professionally qualified individuals working within the Funeral Industry.

The Institute's main aim is to promote educational services within the profession.



#### National Association of Memorial Masons

The National Association of Memorial Masons is an organisation dedicated to furthering the memorial masonry industry and safeguarding the interests of the bereaved through the promotion of high standards, wide choice and increased understanding in all matters relating to natural stone memorials.

1 Castle Mews Rugby Warwickshire CV21 2XL Telephone: 01788 542276

Website:www.namm.org.uk

500 Lake Cook Road

Telephone: 0800 0322733 Website:www.bifd.org.uk

#### Selected Independent Funeral Homes

Selected Independent Funeral Homes is a worldwide professional association of independent, locally-owned funeral homes whose common interest is in continuous growth and improvement to best serve families and individuals.

Suite 205 Deerfield IL 60015 Telephone: 1-800-323-4219 Website:www.selectedfuneralhomes.org

# CONTACT DETAILS

#### COATBRIDGE OFFICE

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Donald McLaren Ltd is an independent privately owned company registered in Scotland under the Companies Act 2006 having its registered office at 45 Sunnyside Road, Coatbridge, Ml5 3DG, Company Number SC189724.

All information in this brochure is accurate at the time of publication but may be subject to change

#### AIRDRIE OFFICE

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Office Opening Hours Monday - Friday 8:30am - 5:00 pm Saturday 8:30am - 12:30 pm

#### Notes:




Four Generations of our Family Caring for Yours

www.donaldmclarenltd.co.uk