



T. Pennack and Sons Ltd

Funeral Directors

1-3 Maldon Road, Great Baddow, Chelmsford, Essex. CM2 7DW

Telephone: Chelmsford (01245) 471157

Email: tpennackandsons@btconnect.com

Terms of Business

T Pennack and Sons Ltd are a member of the National Association of Funeral Directors (NAFD) and the National Society of Allied & Independent Funeral Directors (SAIF) and subscribe to their current Code of Practice, a copy of which is available on request from their office. We aim to act in a professional manner and provide a courteous, sensitive and dignified service to all of our families respectfully.

We provide a bespoke service to meet the needs of our families/applicant and provide a 'Confirmation of Funeral Arrangements' with estimate of costs of charges that are likely to be incurred based on the details that have been discussed. This will include the costs of our services as the Funeral Director and the third party costs known as the disbursements incl. e.g the crematoria or cemetery fees, minister/officiant and doctors' fees for cremation, which we pay on behalf of the applicant. We will try to ensure the accuracy of these costs at the time of the arrangements, but they may be subject to change if the third parties change their costs. Our final invoice will be sent to the applicant 2-3 weeks after the service has taken place.

Payment Arrangements:

We politely request that the disbursement fees are paid prior to the funeral taking place and that the full payment of our invoice is received within 28 days of presentation from the date of the invoice. If the account is left unpaid after this time, then we reserve the right to charge interest at a rate of 4% above our banks base rate from time to time in force unless otherwise agreed.

Declaration of Ownership

T Pennack and Sons Limited is an independent funeral director and seventh generation family business that trades under the same name.

Company Number: 09435178

Registered address: 1-3 Maldon Road, Great Baddow, Essex CM2 7DW

Directors: Anthony David Pennack, Margaret Angela Pennack,
Sarah Louise Pennack and Philip James Pennack.

T Pennack and Sons Ltd has no business or material financial interest in a price comparison website which compares Funeral Director Services and/or Crematoria Services and their respective prices. In respect of registering or providing charitable or other donations T Pennack and Sons has nothing to declare in this respect.