

Greengate Death Committee

What are our Aims?

Our aims are to reduce the financial burden on deceased member's relations by providing a contributory Membership Scheme where Members collectively pay towards the costs of funeral arrangements and burials of their fellow Members in an Oldham Council Cemetery as well as some other specific scenarios.

How we will achieve this

For this, we have set up the Greengate Death Committee Plan, which by means of an annual contributory membership scheme, with necessary additional top-ups, which will ensure funds are available for Burials in an Oldham Council Cemetery as well as some limited and specific scenarios for Members of this scheme when they pass away. Any other scenario will be dealt with on a case-by-case basis by the Management Committee.

To further facilitate this and to protect cost demands on the Funds of the Plan, the necessary funeral arrangements and burials in Oldham will be done solely and exclusively through Greengate Funeral Services.

We would like to ensure all eligible members, that they will receive our full support during their time of bereavement and we will to try our best to keep things as simple, practical and informative as possible.

Why take out the Greengate Death Committee Plan?

1. To spare your relatives the worry of organizing a burial in an Oldham Council Cemetery at a time of bereavement.
2. There may not be sufficient funds in the estate you leave behind at the time of death to cover the costs of burial arrangements.
3. Where there may be no one else (relatives or friend) to arrange your burial arrangements, we will support and liaise with the necessary people to make the arrangements.
4. To be able to pay by a yearly payment into a Death Committee Plan because a lump sum of around £3,000 or more (per burial) is not readily available to all households.
5. To attain the pleasure of Allah, The Most Merciful, by partaking in a cause that collectively reduces the burden of their fellow Muslim's during a time of need.

Who is eligible to join?

1. Membership is open to residents of Oldham who are NOT in an existing Death Committee.
2. Entry in to the scheme for anyone who is diagnosed critically ill will be determined on a case-by-case basis by the Management Committee of the Greengate Death Committee. The Management Committee's decision will be final.

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Who is not eligible to join?

1. Anybody who is not a resident of Oldham.
2. Anybody who has already deceased before or on the date of application.

What is covered?

If Member's death occurs in the UK and burial is in Oldham

1. If death occurs in the UK and not in Oldham, Greengate Funeral Services will arrange for the transport of the body back to Oldham for Funeral preparation.
2. Burial Arrangements in accordance to the Muslim Faith arranged and managed solely and exclusively by Greengate Funeral Services.
3. Burial on the first opportunity to bury depending on cemetery opening times. Any unnecessary delays, which incur additional costs, will be at the deceased's families cost.
4. *Oldham Council Cemetery Bill paid in full for standard Adult or Child plots (depending on availability).

If Member's death occurs abroad and burial is in Oldham

Members MUST obtain suitable and adequate travel insurance before traveling abroad that will, in the unfortunate case of death whilst traveling abroad cover the repatriation of a body and all associated costs back to the UK for their own body or in the case of Family Membership the body of others who are part of their Membership plan.

1. Collection of body from a UK Airport and transport back to Oldham.
2. Burial arrangements in accordance to the Muslim Faith arranged and managed solely and exclusively by Greengate Funeral Services.
3. Burial on the first opportunity to bury depending on cemetery opening times. Any unnecessary delays, which incur additional costs, will be at the deceased's families cost.
4. *Oldham Council Cemetery Bill paid in full for standard Adult or Child plots (depending on availability).

If Member's death occurs in the UK and burial is in Pakistan

1. Transport and arrangement to Manchester airport for the body by Greengate Funeral Services.
2. Funeral arrangements in accordance to the Muslim Faith arranged and managed solely and exclusively by Greengate Funeral Services.
3. All associated costs thereafter are the responsibility of the member's relatives abroad.
4. *One economy class return plane ticket covered for one person accompanying the body.

* Valid official invoices need to be submitted to Greengate Death Committee and payment will be paid direct to the service provider by Greengate Masjid Death Committee.

If Member's death occurs in Pakistan and burial is in Pakistan

Members MUST obtain suitable and adequate travel insurance before traveling abroad that will in the unfortunate case of death whilst traveling abroad cover the funeral and burial of a body and all

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associated costs abroad for their own body or in the case of Family Membership, the body of others who are part of their Membership plan.

1. *Where nobody is available in the country of death to arrange the funeral of the member who was traveling alone, One economy class return plane ticket covered for the person going to to make those arrangements where necessary.

If Member's death occurs abroad (Not Pakistan) and burial is in that or any other country

Members MUST obtain suitable and adequate travel insurance before traveling abroad that will in the unfortunate case of death whilst traveling abroad cover the funeral and burial of a body and all associated costs abroad for their own body or in the case of Family Membership, the body of others who are part of their Membership plan.

1. *Where nobody is available in the country of death to arrange the funeral of the member who was traveling alone, One economy class return plane ticket covered for the person going to make those arrangements where necessary.

Any other scenario that is not mentioned above will need to apply for assistance through the Greengate Funeral Fund and meet the eligibility criteria for that fund.

* Valid official invoices need to be submitted to Greengate Death Committee and payment will be paid direct to the service provider by Greengate Masjid Death Committee.

What is not covered?

For Clarity and to avoid misunderstanding, the Greengate Death Committee Plan does **NOT** cover anything else or any scenario that is **NOT** described in the section "**What is covered?**"

It specifically does not cover any costs of items such as, but not limited to:

- Any form of Autopsy;
- Any form of Medical scans;
- Any form of Reports;
- Any legal processes of any kind;
- Any Administration fees;
- Any Registration Fees;

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Membership for 1st June 2021 to 31st May 2022

We have two types of Memberships to meet the needs of eligible Members.

Documentary Proof of relationship for spouses and children under 18 will be required by way of Marriage Certificates for spouse(s); Birth Certificates, Legal Adoption Certificates for children/step-children.

Membership Type	Membership Joining Fee	Membership Renewal Fee
<p>Family Membership - Comprising of:</p> <p>The Joining Adult Member, His Spouse through Marriage, Their Children up to their 18th Birthday (Through Birth, Step-Children through Marriage and Legal adoption of the Main Adult Member) ALL who MUST be resident in Oldham.</p>	£250	£150
<p>Individual Membership - Comprising of:</p> <p>The Joining Adult Member only</p>	£125	£50

All Membership Joining Fees and Membership Renewal Fees MUST be paid in full by the 31st of May of EACH year otherwise Membership of the Greengate Death Committee Plan will not apply or renew.

If any Member marries or moves out of Oldham their membership continues only up to the next renewal date.

Membership is subject to continuous renewal and is essentially a commitment for life. The nature of a Death Committee Plan is living members paying towards the costs of burial of the members who pass away. This is a newly formed Death Committee Plan starting from nothing and does not have the luxury of a large established Fund. For these reasons, If the overall funds of the Greengate Death Committee Plan **is below £20,000** additional **FUND TOP-UP FEES** will be due **PER PLAN** and **MUST** be paid **within 60 days** of the request to pay.

Failure to pay any type of Membership Fee (**Joining, Renewal** or **Fund Top-ups**) on time and in full may result in cancellation of Membership but more importantly it limits the ability of the Death Committee Plan having immediate funds available in case of multiple deaths.

Any Cancelled membership will require a new Membership if the leaving Member requires re-entry into the scheme and the Joining Membership Fees at the time of joining will apply.

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Additional Rules

1. Membership

1.1. Joining the scheme

- 1.1.1 All eligible applicants will need to apply for Membership by way of an official application form or through an online form on the Greengate Death Committee page of the Greengate Jamia Masjid website. Applicants will need to provide proof of ID, proof of address and in the case of Family Membership, Proof of Relationship to the Main Applicant. Applicants will also need to pay the Joining Fees In Full and On Time.
- 1.1.2 Membership of the Greengate Death Committee Plan runs on a year-by-year basis. It commences on the 1st of June of each year and expires on the 31st of May of the following year requiring renewal by way of payment for the consecutive year's Membership Renewal Fees.
- 1.1.3 The Management Committee of the Greengate Death Committee reserve the right to ask for any other supporting evidence they deem necessary if no clear relationship can be established through the proofs provided.
- 1.1.4 Any change in circumstance are the responsibility of Applicant(s)/Member(s) and must be notified to the Management of the Greengate Death Committee Plan at the earliest convenience of the Applicant(s)/Member(s).

1.2. Membership Joining Fees, Membership Renewal fees and Fund Top-Up Fees

- 1.2.1 No Membership of the Greengate Death Committee Plan starting on the 1st of June is valid until ALL fees are paid in full and on time by midnight of the previous day, being the 31st of May of that same calendar year.
- 1.2.2 Every Member shall have to renew his/her Membership within 28 days BEFORE the Membership expiry date by way of payment of the Full Fees before the deadline expires.
- 1.2.3 When Funds drop below £20,000, the Management Committee of the Greengate Death Committee Plan will request additional funds (Fund Top-Up Fees) to be paid PER PLAN to ensure immediate availability of funds for any Funerals and/or Burials. Fund Top-Up Fees are separate to the Membership Joining Fees and Membership Renewal Fees.
- 1.2.4 Payment of Membership Joining Fees, Membership Renewal fees, Fund Top-up Fees and any other fees, charges or cost(s) and their payment In Full and On Time is a conditional requirement of Membership of the Greengate Death Committee Plan and they MUST be paid in full by Midnight of any deadline given at the time of request.
- 1.2.5 Failure to pay any type of fee, charge or cost(s) requested by the due deadline may result in a forfeit of membership. For this reason any issues causing delay of payment must be informed to the Management Committee of the Greengate Death Committee Plan at the Member's earliest convenience.

1.3. Individual Membership and issues that affect it.

- 1.3.1 Applicants who join using the Individual Membership will only be covered for themselves when membership commences. If the Member marries or moves out of Oldham, they must inform the Management Committee of the Greengate Death Committee Plan who will advise on their status of membership.

1.4. Family Membership eligibility and issues that affect it.

- 1.4.1 Applicants, as long as they meet the eligibility criteria, who join using the Family Membership will be covered as the Main Adult member for themselves when membership commences.
- 1.4.2 The Spouse, where applied for, of the Main applicant on a Family Membership is also eligible to be added as the Spouse Member as long as they meet the eligibility criteria and will be covered once membership commences.

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- 1.4.3 Where applied for, any children by birth, by legal adoption and any step-children through marriage of the Main Applicant are eligible to be added as Additional Members as long as they meet the eligibility criteria and will be covered when membership commences BUT only up to their 18th birthday. If they marry or move out of Oldham then their membership will expire on the next renewal date.
- 1.4.4 After the death of a Main Adult Member his/her widow/widower automatically becomes the Main Adult Member for the duration of that year and for consecutive years providing the widow/widower pays the subsequent Membership Renewal Fees and Fund Top-Up Fees.
- 1.4.5 Any other issue will be resolved on a case-by-case basis by the Management Committee of the Greengate Death Committee Plan.

2. Cancellations and refunds

- 2.1. Cancellation must be done in writing to the office of the Management Committee of the Greengate Death Committee Plan.
- 2.2. Cancellation of the Greengate Death Committee plan is ONLY allowed within 14 days of the date when the applicant paid their Joining Membership in full.
- 2.3. If re-entry is required after a cancelled membership, a new application will be required and the Joining Membership Fees at the time of application will apply.

3. Double-benefit rule

- 3.1. If a deceased Member's funeral and/or Burial is paid for through the Greengate Death committee Plan and at some time their family is reimbursed for any of the funeral and/or burial costs from any other source then that amount will be deducted from the eligibility of this scheme. The Management Committee of the Greengate Death Committee Plan reserve the right to re-claim from the decease's family the cost differences incurred by the Plan for fairness to all other members of the Greengate Death Committee Plan and it's Funds.

Fees, Rules and Terms & Conditions are subject to change without notice.

Agreement

I understand and agree to the Rules and Terms and Conditions.

I also understand and agree to pay all Membership Joining Fees and Membership Renewal Fees in Full and on time.

I also understand that due to the not-for-profit nature of the fund, where necessary, additional Fund Top-up Fees will be required of me and I agree to pay these in full and on time when requested.

Print Name

Signature

Date