

13th August 2021

Welcome to our latest news round-up from across the Dignity Group. Can't wait for the next issue? Then go to www.dignityinside.co.uk to see the news, comment and get involved. (P.S. Don't forget to print out a copy for any colleagues who don't have email!)

FCA FACT CHECK



The new rules have been published, so we take a look at what they may mean for us.

Changes to the way funeral plan providers can operate have reached a major milestone, after the Financial Conduct Authority (FCA) published a new set of rules last month.

With many schemes coming under scrutiny in recent years, Dignity has welcomed the onset of regulation for the industry, as it guarantees a consistent experience for funeral plan customers and gives them greater protection when they buy a plan in one of our branches or activate it at the time of need.

Put simply, regulation means companies that want to continue to sell or carry out funeral plans after this point will need to be authorised by the FCA and conform to their rules and standards – including us. If they don't have this authorisation, they'll be committing a criminal offence.

As part of our new strategic direction, we've already made some updates to our **prepaid funeral plans** as we get ready for the changes, which come into force this time next year.

So what do the new rules say?

There's been little change from the consultation paper published earlier this year, which means the work we've been doing to prepare has been worthwhile.

We're still going through everything (and there's a lot) but here are some of the highlights:

- A ban on commission for funeral plan sales
- Guaranteed instalment plans
- Must be able to demonstrate fair value
- Products must go through an approval process, including customer research
- Products must be reviewed at least once a year.



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Why is it such a big deal?

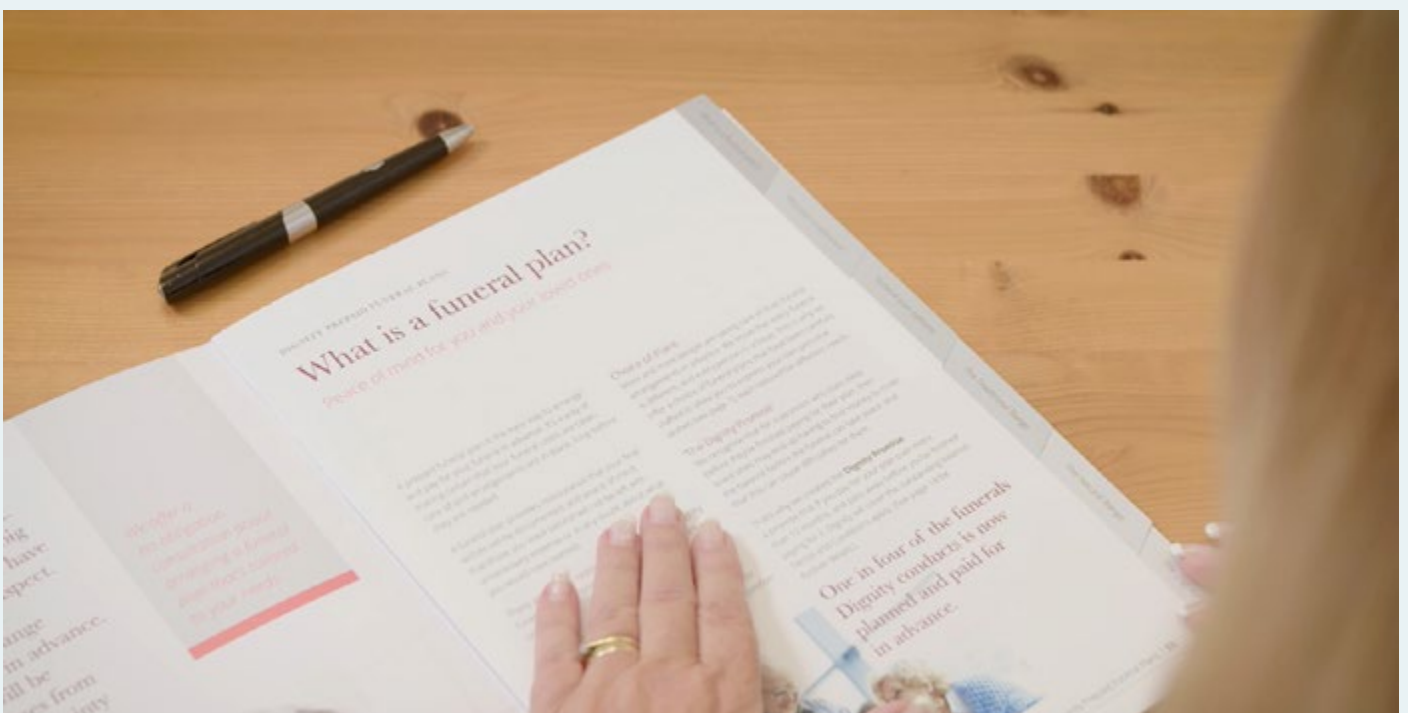
FCA regulation impacts almost every corner of our business. Our T&Cs all need to be compliant. We need to make sure all plan paperwork is updated.

We need to create new online sales systems for funeral plans and train our people on how to use them. We'll need to update our websites, and policies and processes. And that's just for starters!

There's loads to do, so you can expect to hear much more about it and what you may need to do differently over the coming months.

In the meantime, we have a team of experts from across the business working hard to understand what needs to change, and how we can set our people up for success when the regulation comes into force. We may also call upon you to help us, from sharing knowledge, to testing systems.

You can find some more questions and answers about the regulatory changes for funeral providers on our FAQs page on Dignity Inside.






A BETTER BUYING EXPERIENCE




Bringing key suppliers together online and sharpening up our procurement processes.



Sometimes a good mooch around the shops can be just the ticket to unwind or enjoy a leisurely day out.


But when we're buying things for the workplace, speed and convenience are what we want. Forget switching between suppliers and logging into multiple user accounts; wouldn't it be easier if everything was available in the same place?



That's what we're striving for with our ongoing source to pay development project with specialist provider Proactis. And we have some exciting progress to report.

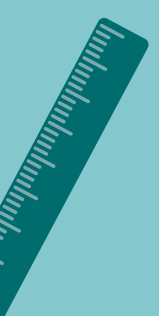
The place to be

Next month sees the introduction of a new digital purchasing platform called Marketplace.



Accessible via Dignity's intranet, it brings together catalogues from two widely used suppliers – Lyreco for office goods and stationery, and RS Components who provide items of PPE.

These aren't just links to external sites. All the browsing, ordering and approvals are done within the Marketplace.




The platform also supports single sign on, which means there's no need to key in any additional credentials or passwords as long as you're logged into the Dignity network.

So it's a thumbs up for convenience. Here are some other important benefits the Marketplace will bring:

- An improved approval process. Simply go to the drop-down list which is built into the system


and choose a named contact who can authorise your order

- A new step to ensure items are receipted before the corresponding invoice gets paid
 - Consistency across each of our different business areas, including crematoria.
- 

When will it be ready?

We're due to switch on in early September and will let you know an exact date nearer the time.


There will be a handy training guide on the Dignity Academy Portal, plus members of the Procurement, IT and Proactis teams will be on hand to answer any queries.



A glimpse into the future


While only two suppliers will be integrated into the Marketplace at launch, hopefully you get a sense of how this could be significantly expanded over time.

We've said before that the vision is for Dignity to work towards a buying experience for our colleagues that's comparable to a do-it-all online retailer such as Amazon – and that's still very much the case.



It's all part of our progression to modernise aspects of what we do and embrace best practice processes that will make us a more efficient business.

In the meantime, here's to happy (and hassle-free) shopping!





UPDATE TO OPERATIONAL GUIDANCE

Scotland and Wales move into Level 2 Guidance for funeral operations, bringing back some important services for our clients.

COVID-19 restrictions have been eased in Scotland and Wales, so we've moved into Level 2 for our funeral operational guidance.

That's the same level of guidance that we've been using in England. There is no change yet for funeral directors in **Northern Ireland**.

What does Level 2 mean?

The new Level 2 **operational guidance** includes updates to:

First calls

Advising that we continue wearing face coverings in enclosed spaces.

Section 3 - funeral arrangements

- Social distancing changed from 2m to 1 metre+

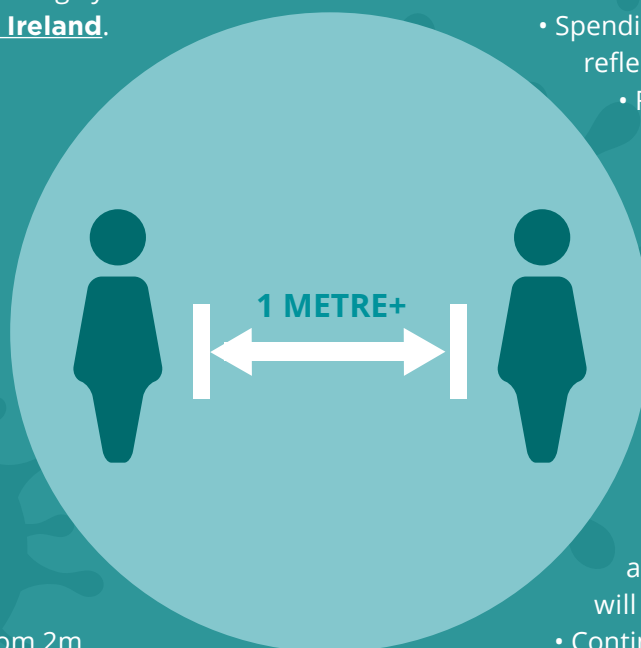
- Understanding changes and restrictions in third party venues and places of worship
- How spikes in infections may trigger local lockdowns
- Ministers fees
- Funeral notices.

Section 5 - prior to the funeral

- Spending time with deceased to reflect 1 metre+ policy
- Regional and Area Manager approval no longer needed for deceased to rest at home.

Section 8 - branch premises

- COVID-19 secure status posters no longer need to be displayed. However, we will shortly be replacing this with a Working Safely statement and new signage, which we will update you on soon
- Continue face coverings and 1 metre+ for funeral arrangements.



Limousine guidance

Six people from any number of households may now travel, although encouraging the use of face coverings and 1 metre+ distancing at the house.

What are the rules on face coverings?

Face coverings remain a legal requirement in indoor public spaces in Scotland and Wales.

While they are legally now a personal choice in England, our guidance is for colleagues and clients to continue wearing them in enclosed spaces.

What about The Crematorium and Memorial Group?

In our crematoria this means:

- There are no restrictions on the number of mourners allowed to attend services
- Waiting rooms have reopened for families
- We have reintroduced seating in chapels
- We are continuing to operate offices on an appointment-only basis
- We are continuing to sanitise chapels and public areas
- We are keeping hand sanitising stations and encourage the use of face coverings.

Please make sure you read and understand these changes, and that you check with local authority and other crematoria providers to make sure you and our clients are aware of their own policies.

We're continuing to keep a close eye on infection levels and as always, make our decisions with our colleagues' and clients' safety in mind.

If you have any queries about what the latest changes mean for you and your teams, please ask your Area Manager for help.



FROM A TO Z

Your quick-reference guide to the essential changes resulting from the CMA's Order.

In our last edition we provided an overview of how funerals are going to change under the watchful eye of the Competition and Markets Authority (CMA).

There's plenty to take on board, and it doesn't help that the language of regulatory change is often complex and awash with jargon and acronyms.

Join us then as we attempt to demystify the to-do list and guide you through all things CMA, from A to Z.



A



Attended Funerals

Refers to funerals which include a service and where mourners are invited to attend.

What we offer in an Attended Funeral must match up with standards set out by the CMA.

And we need to be very clear about all of the costs involved – more on this later!

C



Compliance Statement

We have to provide the CMA with an annual statement confirming our compliance with their full information, disclosure and prohibition requirements. The first is due in April 2022.

This process keeps businesses accountable for their actions, while demonstrating an ongoing commitment to delivering high standards of care.

D



Disclosure of Interests

All funeral directors must display information stating who the ultimate owner of the business is.

They must also say if they have any financial interest in a price comparison website and give details of charitable donations, gratuities or payments to third parties for something other than the provision of goods and services.

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F



Funeral Market Investigation Order 2021

A package of remedies devised by the CMA to address competition concerns. Sometimes referred to as 'sunlight' remedies because they shine a light on issues such as product choice and pricing.

The Order extends to every provider of funeral and cremation services across the UK.

I



Information

To help the CMA monitor the sector, some funeral directors (those with five branches or more) and all crematorium operators must supply specific price and volume information related to their services.

This will happen twice a year using data from the preceding six months, starting in October.

L



Legally binding

Compliance with the requirements in the CMA's Order is mandatory by law.

We have until 16 September at the latest to implement them.

M



Market Investigation

A detailed examination into whether there is an adverse effect on competition in a particular market sector and if so what action may be required to correct it.

The CMA announced their investigation into the funerals sector in March 2019 and published a final report in December 2020.

O



Optional additions

The Attended Funeral includes our core services at the point of need, but clients have the flexibility to add any additional services to meet their preferences.

A reminder for operational colleagues

If you haven't done so already, please visit the [Dignity Academy Portal](#) and book your place on one of the forthcoming CMA briefing sessions being held via Teams.

That's the end of part one, but we'll be back in a fortnight to conclude our list of all-important CMA references and terminology.



CELEBRATING THEIR NEW LOOK

There were smiles all round at the reopening and dedication service for our Earl of Plymouth branch.

Community and religious leaders gathered recently to mark the official reopening of Earl of Plymouth Funeral Directors.

You may recall the branch in Milehouse undergoing an **extensive refurbishment** earlier this year to upgrade facilities and create a more welcoming environment.

And while the business has continued serving and caring for clients, it was agreed that we should wait until COVID-19 restrictions were lifted before inviting dignitaries to attend a formal opening event.

The new look premises and Chapels of Rest were blessed by Father Richard Silk, parish priest of St Bartholomew & St Mark Parish Church.

Wendy Coulton, Funeral Celebrant, gave a dedication speech and Councillor Sally Hayden cut the official opening ribbon as part of a dedication and blessing ceremony.

Also in attendance were Karen Jennings and Graham Smith from Efford Cemetery & Crematorium.

The transformation at Earl of Plymouth was a major project, with great collaboration between operational colleagues in the South West region and Dignity's property team.

From full scale refurbishments, to carrying out essential maintenance, their work has continued throughout the pandemic despite a number of challenges.

Head of Property Keith Watkeys said: "We have undertaken a considerable number of projects this year to improve branch premises and increase capacity at our care centres.

"Like everyone, we've had to contend with the difficulties resulting from COVID-19.

In particular, our building surveyors have needed to constantly manage the contractor supply chain so that we always have the right materials and skilled tradespeople available.

"At Earl of Plymouth, I know Stephen Hope, Darren Curtis and the rest of the team found it very satisfying to see everything come together as planned and get such a positive reaction from the local community.

"It's a great reminder that the work we're doing makes a key contribution to delivering better experiences for Dignity's clients."

