

30<sup>th</sup> July 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](http://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!)

# HELPING CUSTOMERS MAKE AN INFORMED CHOICE

Actions resulting from the CMA's market investigation will change the way people arrange funerals.

## Perhaps you've noticed references to the CMA during a meeting.

Maybe you remember reading about their work in the media, or here on Dignity Inside. Some of you might have even been asked about them by a client.

If the name is new to you, then get ready to hear lots more about the CMA in the coming weeks and months.

Their involvement in our industry is bringing widespread change to how people arrange a funeral, with a clear focus on value and choice. And that's a sentiment we can all get behind.

## Watching out for consumers

CMA stands for Competition and Markets Authority. They act as the UK's competition regulator, ensuring consumers get a fair deal when buying goods and services and that businesses operate within the law.

The CMA announced a market investigation into the supply of services by funeral directors at the point of need and the supply of crematoria services in March 2019.

Stated concerns included rising costs, difficulties in consumers accessing information to compare prices and a perceived lack of competition between crematoria operators.

Their findings and recommended actions were published in late 2020. Then last month, the CMA made the Funerals Market Investigation

Order containing a package of remedies that all providers must now legally comply with.

## What's going to change?


There are nine obligations in total, but here we'll just focus on those that affect us when we're seeing clients at our funeral homes and crematoria, or interacting with them via the Client Service Centre and our websites.

The CMA want it to be easier for consumers to access pricing information for funerals so they can make comparisons before deciding on who to instruct.

This means introducing a degree of consistency between providers to stop things getting confusing.



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Everyone must therefore compile and publish a price list for a standardised set of products and services, known as the Standardised Price List.

This will outline costs for an Attended Funeral (where family and friends have a ceremony, event or service for their loved one) and, if the provider offers it, an Unattended Funeral (where family and friends do not attend the burial or cremation, but may choose to arrange a separate ceremony, event or service).

There are specific instructions for how to display this information, what the size and format should be and what must be made available for people to take away or download.

Besides pricing, the CMA also expects providers to clearly state their Terms of Business (for example, payment terms) and disclose any relevant interests (such as who owns the business). All changes under the Order must be implemented by 16 September.

## How are we responding?

Starting with branches, we've agreed to introduce two new services that will satisfy CMA requirements and enhance our offering to clients.

### The Attended Funeral:

Our core services, but clients have the flexibility to add further elements to meet their needs. Replaces our current Simple, Tailored and Full Service funerals.

### The Unattended Funeral:

Cremation only (no unattended burial). Takes place

at the nearest or most convenient CMG crematorium, with no service or mourners. This approach will be consistent across nearly all branches, although a small number won't have unattended cremations. Those locations already carrying out trials of additional products and services will continue to do so.

We'll also have a comprehensive Dignity Price List in branch and online covering information expected by the CMA in its Standardised Price List, any options clients may want, our coffin prices, Terms of Business and Disclosure of Interests.

The aim is to have everything ready by early September, which is comfortably before the CMA's statutory deadline.

Please be aware that information about these new services must remain confidential until they are launched in September, so don't discuss them with anyone outside the business, including clients.

Moving to our crematoria, and all CMG sites need

to compile and display their own pricing information too.

Colleagues are making good progress and should have this completed within the next few weeks, which is important given that many funeral directors are reliant on having access to these costs in order to make arrangements for their clients and, of course, finalise their own CMA price lists.



Kate Davidson



Natalie McKail

**New services will satisfy CMA requirements and enhance our offering to clients.**

One more change to note is the addition of the Attended Funeral to the Standardised Price List for Simplicity Cremations.

The listing will make it clear this is a service only offered by a Dignity branch and clients wanting it will be redirected. All other Simplicity services are still provided online and over the phone as normal.

## Helping you at every step

As September approaches, there's clearly a lot to take in. But don't feel daunted – you're not tackling this on your own!

- Training support for operational colleagues. You'll need to work through learning materials on the Dignity Academy Portal from next week, then book a place on one of the Teams briefing sessions taking place between August and September
- Dignity Inside. Check back regularly for updates. We're preparing a CMA A-Z to help explain the key terms and changes
- Your line manager and BDM are on hand to answer any queries.

Let's not forget that Dignity starts this process from a strong position, as Chief Operating Officer Kate Davidson explains.

"CMA regulation of the funeral profession is providing us with a unique opportunity to reflect on our current position.

**"We have increased our understanding of what clients want when arranging a funeral."**



"Their assessment of the market is driving through changes designed to improve consumer outcomes and as such complements the extensive work we had already started to adapt and refine our services for clients.

"Across a number of trials, we have increased our understanding of what clients want when arranging a funeral and we welcome the steps now being taken to create a more consistent experience across the industry."

Director of Standards, Compliance and Regulation Natalie McKail adds: "Quality and standards must remain front and centre of everything we do. They go beyond the CMA Order as we look ahead to other crucial changes such as regulation of the sale of prepaid funeral plans by the Financial Conduct Authority from 2022.

"Such measures aren't about criticising or reprimanding reputable providers; instead they put a spotlight on helping consumers and embracing best practice.

"That's why we need your support in making change happen and it's fantastic to see how all areas of the business are working collaboratively to be ready for the CMA's go-live date."

# UPDATES TO COVID-19 GUIDANCE

Bringing back some services now that restrictions have eased.

With COVID-19 restrictions now eased in most of the UK's four nations, we're moving to Level 2 operational guidance in England in line with government advice.

However, we are conscious that infections are continuing to rise, and in the knowledge that many of the visitors to our funeral homes and crematoria are vulnerable or may be anxious, we're continuing to take a measured approach to keep our colleagues, our clients and our communities safe.

This includes continuing to wear face coverings in the workplace.

Please make sure you **read** and understand the changes, which we've summarised below:

## First calls

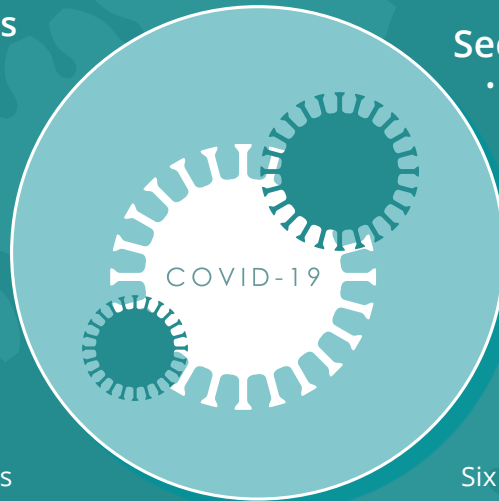
Advising that we continue wearing face coverings in enclosed spaces.

## 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.

## The Crematorium and Memorial Group

In our crematoria in England:

- 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.

The guidance remains unchanged for crematoria in Scotland, other than for social distancing changing to 1 metre.



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Please make sure you check with local authority and other crematoria providers so you and our clients are aware of their policies.

## What about Scotland, Wales and Northern Ireland?

These three nations will remain on level 3 or 4 operational guidance for now. We expect to be able to move to level 2 once restrictions are lifted in August.

Social distancing in some of the devolved nations has been reduced from 2 metres to 1, so we have amended summary guidance to reflect this change:

### Scotland

With the move to Level 0, the guidance now reflects the reduction of social distancing to 1 metre.



### Northern Ireland

A maximum of 15 people from an unlimited number of households are now permitted to gather outdoors at a private dwelling. Children aged 12 or under are not included in the total number.



### England

Reflects easing of restrictions, but retains face coverings, reduction of social distancing and the need to be aware of third party venues' policies.



Wales  
Now at Alert  
Level 1.



## What's next?

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 or Regional Manager for help.



# HAVE YOU GOT FREEDOM FEAR?

It's normal to be anxious as COVID-19 restrictions ease; our tools and techniques can help you ease back into life at your own pace.

Restrictions have eased across all UK nations to varying degrees, and while many of us will be relieved and running straight to live events and parties, others will be feeling decidedly less gung-ho.

Like our measured approach to lifting requirements such as face masks and social distancing across our business, we want to support you all, however you may be feeling.

## Managing anxiety

It's OK if you're nervous about this next stage in the pandemic journey; it's perfectly normal and understandable because we all have different levels of acceptable personal risk depending on our own circumstances.

So whether you're worried about going to the shops as people ditch the face masks, concerned about large groups as funeral numbers get bigger, or apprehensive

about what this may mean for vulnerable loved ones, we've gathered ten top tips to help.



### 1. Give yourself time

You're not the only one who's feeling more fretful than fabulous as the UK opens up. We've all been on high alert for so long, that we need to give ourselves

some time to come down to a normal level.

It's a natural human response – just like our ancestors were on high alert when faced with a sabre-toothed tiger.



### 2. Work out what's worrying you

We all have our concerns; you may be worried about socialising again, while your neighbour may be concerned about people not

wearing masks. Write down what's concerning you exactly, so you can decide how to address it.

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### 3. Work out what's likely

Now you've written down your anxieties, it's time to fact check them and see how likely they are to happen. You can then see what you can do to avoid the worst possible scenario.

For example, if you're worried no one will be wearing face masks, remind yourself that many people will still do so – and that many organisations, including ourselves, are still encouraging them, or even making them a condition of entry, such as Transport for London.



### 4. Say no

If you've got used to a quieter pace of life, or simply aren't ready to get back out into crowded places, don't be afraid to assert yourself and say no.

Set boundaries, and go at your own pace.



### 5. Take control

If you're worried others won't take COVID-19 seriously anymore, do whatever you need to do to feel comfortable, whether that's wearing your mask, or only socialising in small groups outside.



### 6. Get some R&R

There's a temptation to keep on keeping on, but we all need a rest. Even if you're not comfortable going away, make sure you take your annual leave and get some well earned rest.



### 7. Exercise calm

If you're feeling overwhelmed or anxious, try one of these simple (and non-embarrassing) relaxation techniques.

#### Head turns

- Turn your head slowly to one side, as far as you can without it being uncomfortable
- Make your eyes turn in that direction even further, so you're looking behind you
- Take some slow, deep breaths as you do this

- You might notice a yawn, a deep sigh, or a change in breath – this is what we're after, to get your nervous system to start moderating itself
- Once that has happened, do the same on the other side, until your breathing has slowed.

#### 5,4,3,2,1

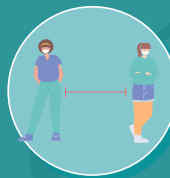
If you or someone else is in panic mode, list off five things you can see, four things you can hear, three things you can physically feel, two things you can smell, and one thing you can taste. This grounds you, putting you back into reality and helping your body to self-regulate.



### 8. Listen to the experts

Eugene Farrell, Mental Health Lead, and Dr Sarah Holton, Occupation Health Practitioner, explore return to work anxiety in this [half hour video](#).

Of course, most of us have been working in our premises throughout – but there's still some useful takeaways to help manage your concerns.



### 9. Hands, face, space

The best way to make sure everyone is comfortable is to continue sanitising hands, wear masks if you or a client prefers and give people distance if they ask for it



### 10. Talk it out

Last but not least, if you're feeling worried about the changes at work, speak to your line manager to see how they can help make you feel more comfortable.

You can also get in touch confidentially with our Employee Assistance Programme with AXA at [www.my-eap.com](http://www.my-eap.com) (with the username DFLwell) or call **0800 1116 387**.

Why not check out our [Wellbeing page](#) on Dignity Inside for loads more useful factsheets, videos and info to help you StayWell.



## NEW BOARD APPOINTMENT

Welcoming John Castagno as Dignity PLC's Non-Executive Chairman.

**The Board is pleased to announce the appointment of our new Non-Executive Chairman, John Castagno.**

John is an experienced Non-Executive Director with a background in support industries and financial services, having held senior positions at British Gas, Tesco Bank and a variety of insurance providers.

He brings extensive business planning and development capabilities in regulated environments, including those under the Financial Conduct Authority, which the funeral plan market will soon be subject to.

John will initially serve on the Audit, Remuneration and Nomination Committees.

As Dignity PLC's first independent Non-Executive Chairman, John's role is to formally chair the Board, following governance processes and best practice. He will ensure the Board is operating effectively, fulfilling its obligations to shareholders and investors, and lead the

Board to hold Dignity's Executive to account in delivering the strategy and value for shareholders.

John's independence as a non-executive is important here. It is a step removed from an Executive Director and the daily operations of the business, meaning he can fully dedicate his time to Board responsibilities.

With John's appointment to the Board and as planned, Gary Channon (pictured left) will move from being Executive Chairman to become our CEO.

Gary will continue to work closely with our newly formed Executive Committee. His focus will be primarily on the delivery of our business strategy and regulatory commitments, developing our guiding Principles and working towards a new organisational culture that puts those colleagues who work with families every day first in all that we do.

In addition, the Board is pleased to announce the withdrawal of the resignation of Dean Moore, who will continue in post as Interim Chief Financial Officer. Once a permanent CFO has been appointed, Dean will revert to his role as a Non-Executive Director on the Board.





# FUNDRAISING FUN IN THE SUN

A summer open day at Ken Gregory & Sons proves a hit with the local community.



## Colleagues at Ken Gregory & Sons made the most of the summer heatwave to organise an outdoor charity open day.

The team set up stalls and attractions at their Kirkby in Ashfield funeral home, raising a scorching £1,085.

Proceeds were shared between mental health charity Mind, Nottinghamshire Children's Bereavement Centre and Brinsley Animal Rescue. An additional donation is also being made to our nominated charity, Teenage Cancer Trust.

Activities included a table top sale, tombola, raffle, book sale and cake stall.

Local mental health awareness group Men in Sheds brought along a selection of their handmade goods, such as garden planters and ornaments.

Also on display was an impressive (and extremely loud!) trike motorcycle.

Funeral Manager Helen Holloway said: "The open day was a perfect opportunity to bring members of the

community together in support of a number of good causes, while also raising awareness of our services.

"It was brilliantly organised with full consideration for COVID safety and the need for social distancing.

"We were certainly lucky with the weather given that everything was outdoors and had a wonderful turnout with everyone giving generously to our chosen charities."

Thumbs up and a big thank you to everyone at Ken Gregory who helped arrange and run the event together with members of their families: Ann Hilton, Katrina Walker, Amy Dumsford, Dennis Platt and Emma Clarke.



**DIGNITY**  
FUNERAL DIRECTORS

