CONNECTICUT
Consumer Protection

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Funeral Service Contracts in CT

A prepaid funeral contract, also known as a "pre-need" funeral service contract, establishes funeral funding and services before the need for the services occur (i.e. before death).

All funeral service contracts must be written and include the following:

1. CONTACT INFORMATION

- **The name, address, phone number and Social Security number of beneficiary and/or purchaser signing the contract.**
- **The name, address, phone number, and license number of funeral director providing the service.**
- **The escrow agent designated to hold the prepaid funeral service funds.**
  - **NOTE: This cannot be the funeral director or embalmer.**

2. DESCRIPTION OF FUNDS AND SERVICES

- **List of selected goods and services.**
- **Amount of funds paid or to be paid by consumer and payment method.**
- **Description of how funds will be invested and how investments are limited to those authorized by the law.**
  - **If funded by life insurance, this does not apply.**
- **Establishes if there is a price guarantee or not. If there is no price guarantee, it must clearly state that the price may increase at a later date.**
- **A written statement that the consumer should receive a notice from the escrow agent.**
  - **Within 25 days of making a payment to the funeral home, consumers should be notified by the escrow agent that they received their funds and the exact amount deposited by the escrow agent. If the prepaid funeral service contract is funded by a life insurance policy, this is not required.**
- **Description of any fees to be paid from the escrow account to the escrow agent or any third-party provider.**
  - **If the contract is funded by a life insurance policy, this is not required.**

3. CANCELLATION CLAUSE

- **Establishes if the contract can be cancelled or cannot be cancelled.**
- **If you can cancel the contract:**
  - **It must describe how the consumer or the beneficiary can cancel the funeral service contract.**
- **If you cannot cancel the contract:**
  - **It must describe how the contract can be transferred to a different funeral home and/or establishment.**
- **If there is a particular merchandise not available at time of death:**
  - **Contract must explain if the funeral service establishment will furnish merchandise similar in style and at least equal in material quality and workmanship.**
  - **If the prepaid funeral service contract is funded by a life insurance policy, this is not required.**

4. SIGNATURES

- **The signature of the purchaser or authorized representative and the licensed funeral director of the establishment.**
- **A statement signed by the purchaser attesting that the purchaser received a copy of this fact sheet and has had time to review it.**

- **Dept. of Consumer Protection** may ask for business' signed pre-need contracts and records to see if they are unfair or misleading under CT law.
- **Dept. of Social Services** may assist qualifying individuals with funeral expenses. Further restrictions on the DSS payment amount may apply when a funeral service contract is involved.
- **Dept. of Insurance** regulates the funding of funeral services via life insurance.
- **Dept. of Public Health** issues credentials for embalmers and funeral homes.

To learn more about funeral service contracts and relevant state laws, visit: portal.ct.gov/dcp/funeral-service-contracts
For additional questions about the fact sheet, please email DCP.Complaints@ct.gov