

THE DEATH OF SOMEONE YOU LOVE is a devastating human experience and can impact judgment. We believe in the importance of celebrating the life of your loved one. Hamilton's will assist, any way we can, in arranging an appropriate service to meet your individual needs. However, it is important to be realistic with funeral expenses, as with any expenditure. We will strive to help you carry out your wishes within your financial means.

## Hamilton's Payment Policy

We Accept:

#1	Cash or Check
#2	Visa and MasterCard
#3	Life Insurance Assignments

### Payment Options

#### #1 IMMEDIATE PAYMENT OPTION

Payment today and up to the time of the memorial service day or within 3 days.

- This option has the **advantage** of a 3% PROMPT PAYMENT DISCOUNT and is based on the products and Hamilton's services you select.

#### #2 LIFE INSURANCE ASSIGNMENT

A life insurance policy can be assigned to the funeral home for direct payment of the expenses.

- This option has the **advantage** of a 3% PROMPT PAYMENT DISCOUNT and is based on the products and Hamilton's services you select.
- Hamilton's will initiate the required documents and confirm the assignment during the days surrounding the arrangements.
- Information Needed:
 

1	Name of the deceased	3	Policy Number
2	Beneficiary	4	Insurance Company

#### #3 TEMPORARY CONSUMER CREDIT or Extended Payment

- This option has the **advantage** of payment over time and requires a CONSUMER CREDIT INSTALLMENT AGREEMENT document.
- This option is normally used when funds are not immediately available - examples include:
  - ...a bank account
  - ...unassigned insurance proceeds
  - ...other means
- This option is also used when families want to make monthly payments.
- This option requires a down payment. The first payment will be due in 45 days. If you intend to pay for our services with funds not available at arrangement time, but the debt is paid before the 45 day time period, then the Consumer Credit Installment Agreement Document will be terminated.

**Financial Record** : All families will automatically receive an itemized STATEMENT OF EXPENSES for verification of the expenses. Please notify Hamilton's if you have questions or concerns.

**Insurance** : Every insurance company requires a CERTIFIED Death Certificate before processing insurance claims.