

# LBS – Leicester Burial Scheme Fund

"Every Soul Shall Taste Death" (Holy Qur'an)



## LBS Terms & Conditions for Period 1st Feb 2020 – 31<sup>st</sup> Jan 2021

(Terms & Conditions revision date 09/01/2020)

### **Eligibility**

This burial fund is open to all existing LBS Members and current MKSI Leicester members and associate members. Before MKSI Leicester members and associate members can join the fund all existing membership fees must be paid up to date and the LBS joining donation must be paid. LBS Joining donation is set according to Age and is on an incremental basis in the band shown below:

| AGE              | DONATION |
|------------------|----------|
| > 60 YEARS       | £600     |
| 56-60 YEARS      | £550     |
| 51-55 YEARS      | £500     |
| 46-50 YEARS      | £400     |
| 41- 45 YEARS     | £300     |
| 36-40 YEARS      | £200     |
| 31-35 YEARS      | £100     |
| 30 YEARS & UNDER | FREE     |

### **Joining Donation Rules**

1. Anyone who joins and failed to pay the annual subscription and decides to join again at a later date shall have to pay either the arrears at the current rate or joining donation for that particular age group, whichever is GREATER.
2. New household joining LBS will have to pay the joining donation based on 2 oldest member.
3. The maximum joining fees per household per one year is capped at £1000.00.
4. Existing household members adding new members will have to pay the appropriate joining donation.

### **Household Members**

One person in each household must be designated as the LBS member. Any persons who have been diagnosed with a terminal illness before joining LBS are not eligible for cover. A household is defined as a United Kingdom residential address in which eligible persons permanently living therein are registered on the application form, and are resident in the United Kingdom. This fund will cover a household up to a maximum of 7 eligible persons. To be eligible as a household member you must reside permanently at the household address.

### **Contribution**

For the period 1st February 2020 – 31<sup>st</sup> January 2021, the annual contribution is £115 for members with 2 or more persons living in the household and £100 for single person households. Membership payments must be made before the 1<sup>st</sup> of February 2020 to ensure continuance of cover. Until the full payment has been received the account will be deemed as 'in debt'. Any LBS members with outstanding contributions, at the end of February each year, will be terminated at the discretion of the Fund Volunteers. Membership to the fund provides cover only on a yearly basis and each year a member is required to renew their membership, and pay the renewal contribution, otherwise their membership will be terminated.

# LBS – Leicester Burial Scheme Fund

"Every Soul Shall Taste Death" (Holy Qur'an)



There will be no refunds of contributions already paid if you wish to cancel membership except if cancellation is affected during the cooling-off period of beneficiary days. The Fund Volunteers reserve the right to refuse or terminate any membership. The Fund Volunteers will review and set the next year annual contribution fee each year and notify fund members of any changes in the renewal letters.

## Benefit

For the period 1<sup>st</sup> February 2020 – 31<sup>st</sup> January 2021, the benefit limit paid by the fund is the total charge for a resident within city centre boundaries, which is currently £2,380.00. For LBS members living outside the city centre boundaries a contribution will be paid up to the benefit limit (currently £2,380.00) towards the burial costs. It is the responsibility of the family to pay the additional non city resident surcharges as itemised in the table below. This is based on the burial costs for a lawned grave for an office-hours adult Leicester City resident, hearse, coffin, kaffan, gratuity and sundries for Leicester City Park cemeteries.

|                      | <b>Lawned Grave<br/>Leicester City<br/>(LE1 to LE5)</b> | <b>Traditional Grave<br/>Leicester City<br/>(LE1 to LE5)</b> | <b>Lawned Grave<br/>Non City Resident</b> | <b>Traditional Grave<br/>Non City Resident</b> |
|----------------------|---|--|---|--|
| <b>Total Charges</b> | <b>£2,380</b>   | <b>£3,495</b>  | <b>£4,380</b>                             | <b>£6,610</b>                                  |
| <b>Breakdown</b>     |   |  |   |  |
| Purchase Grave       | £1270   | £2385  | £2540                                     | £4770  |
| Right Burial         | £ 730   | £ 730  | £1460                                     | £1460  |
| Coffin & Kafan       | £ 290   | £ 290  | £ 290                                     | £ 290  |
| Hearse Hire          | £ 90  | £ 90   | £ 90                                      | £ 90   |

\*\* Lawned Grave allows Headstone only, Traditional Grave allows Headstone & full grave surrounds

The upper limit will be revised when prices increase to ensure the benefit is sufficient to cover the total lawned grave burial charge for a city resident. Members wishing a traditional grave will be required to pay the additional cost of a traditional grave compared to a lawned grave (see above table). Benefit will be payable, subject to confirmation of eligibility, only to registered eligible households who are up-to-date with their LBS contributions. When the account is in debt then the family will have to pay the outstanding contributions before a claim can be processed and paid. A sum to cover the total actual office-hours burial costs, will be payable either to the next-of-kin or directly to the authorities, upon the production of a death certificate and an invoice/receipt from the relevant authorities, within 30 days of burial.

The benefit will also extend to burials to other cemeteries; in this case, the benefit will be the actual total office-hours burial costs incurred, but will not exceed the upper limit.

## Making a Claim

In the event of a claim, following the death of an LBS member, the family are required to provide a copy of the death certificate and proof of address (council tax or utility bill that states the name of the claimant). This information and copies of all bills are to be sent either by email to [lbs@mksileicester.org](mailto:lbs@mksileicester.org) or by post addressed to LBS Volunteers, Masjid-Al Husayn, 17A Duxbury Road, Leicester, LE5 3LR.

## Multi-Residency in UK

Eligible members from a registered eligible household who, from time to time, move to other households (say in the case of parents moving to children's houses) must inform the LBS volunteers in writing. UK based full-time bona-fide students, from registered eligible households, are exempt from this.

# LBS – Leicester Burial Scheme Fund

"Every Soul Shall Taste Death" (Holy Qur'an)



## Multi-Residency in UK and Overseas

Eligible members from a registered eligible household who have multi-residency in the UK and overseas, will have the LBS benefit effective only in the case of death in the UK. For Multi-Residency household members to be eligible for membership must reside for a minimum of 6 months at the household address in any rolling 12 month period.

## Renewal Date

The benefit is effective from 1st February 2020 to 31<sup>st</sup> January 2021. Eligible members may join at any time, but subsequent annual renewals will be on the 1st February of every year. Renewal letters will be posted or emailed to the LBS Members in January of each year. If renewal payment is made without a signed renewal letter declaration then the details outlined in the renewal letter will be deemed as accurate and current.

## Cooling-off

If you change your mind you will be entitled to cancel, provided you cancel in writing within the first 14 days of joining, and you must serve a notice in writing notifying the cancellation and the notice must be sent to the address for communication given below. There will be no right to cancel once the 14 day period has expired.

## Re-joining

Re-joining eligible households must pay any LBS contribution arrears since first joined or joining donation for that particular age group, whichever is greater before subsequent renewal. Any MKSI non-members re-joining the fund will have to become a MKSI Leicester member or associate member first and pay joining donation to become eligible to re-join.

## Confirmation Letter

All the household details will be computerised and a confirmation of the LBS membership and details will be posted, emailed or hand delivered.

## Change of Details

Please inform the LBS Volunteers, in writing, of any change of household details, like change of address, an eligible person and/or an eligible guest moving out of or into the household, etc. Failure to do so will jeopardise the payment of benefits.

## Address for Communication

By post: LBS, Masjid-Al Husayn, 17A Duxbury Road, Leicester, LE5 3LR or

E-mail: [lbs@mksileicester.org](mailto:lbs@mksileicester.org). Please quote your LBS Reference Number in all communications.

## LBS Fund Structure

LBS has become a sub-committee of MKSI Leicester (known as "MC") as detailed in section 5G of the MKSI Leicester constitution. The following undertakings have been agreed between LBS and the MC:

- 1) LBS Funds are to be banked separately in an LBS bank account
- 2) LBS Funds are treated as restricted funds
- 3) Any proposed purchases by LBS Volunteers must obtain MC approval
- 4) Any proposed LBS rule changes must be approved by the MC

# LBS – Leicester Burial Scheme Fund

"Every Soul Shall Taste Death" (Holy Qur'an)



The assets and liabilities of LBS were transferred to the MC on 10<sup>th</sup> June 2015. The running of LBS has been delegated by the MC to the LBS Volunteers. The LBS structure remains unchanged and comprises of 3 or 4 Volunteers and one MC Representative that all have an equal voting right. LBS Volunteers term is fixed for 2 years and outgoing volunteers are eligible to stand for additional terms. In the event of one of the fund volunteers retiring the remaining volunteers will propose another volunteer from the Jamaat. Any proposed volunteers must be approved by the MC.

## Any Disputes

In first instance please write to:

LBS, Masjid-Al Husayn, 17A Duxbury Road, Leicester, LE5 3LR or by email: [lbs@mksileicester.org](mailto:lbs@mksileicester.org).

If you are unhappy with the dispute resolution then the Management Committee will act as an arbitrator. Please write to the Management Committee at the above address.

## Annual Report

The fund volunteers will produce an annual report each year which will show LBS Membership details and a fund income and expenditure statement. This will be presented at the Management Committees AGM.

Copies are available on the LBS section of the jamaat web site at the following URL:

<http://www.mksileicester.org>

## Change of Fund Rules

Any proposed significant rule changes must be communicated to all LBS members and member feedback is invited. Member feedback will be considered by the fund volunteers. If more than 75% of LBS members write to the volunteers opposing a proposed rule change then the rule change cannot be implemented.

## Further Information

For further information on the LBS Fund, please do not hesitate to contact one of the volunteers directly:

- |                                    |                      |   |
|------------------------------------|----------------------|---|
| • Hussain Lester (Lead Volunteer)  | Mobile: 07910 839140 | Email: <a href="mailto:lbs@mksileicester.org">lbs@mksileicester.org</a> |
| • Imtiaz Jakhara (Volunteer)       | Mobile: 07825 725687 | Email: <a href="mailto:lbs@mksileicester.org">lbs@mksileicester.org</a> |
| • MC Rep (TBC)                     | Mobile: TBC          | Email: <a href="mailto:lbs@mksileicester.org">lbs@mksileicester.org</a> |
| • Sister Zainab Lester (Volunteer) | Mobile: 07956 382043 | Email: <a href="mailto:lbs@mksileicester.org">lbs@mksileicester.org</a> |