



NORTHWOOD & PINNER LIBERAL SYNAGOGUE BURIAL CREMATION AND FUNERAL EXPENSES SCHEME

(effective August 2016)

1. Subject to payment of the appropriate subscription, Scheme benefits are available for all Full and Associate members. In the case of Family membership and Associate Family membership the benefits are also available for any children included in a membership who are Jewish and under twenty-one.
2. A written application must be made to join the Scheme. Some Full and Associate members are not members of the Scheme. If in doubt, please contact the Burial Officer.
3. A Full or Associate member joining the Scheme is required to pay an entry fee if:
 - the member is aged over 70 at the date of joining the Scheme, or
 - the member is aged over 50 at the date of joining the Scheme and either a subscription subsidy has been approved or the NPLS Distance Subscription Policy has been applied.
4. The Scheme currently uses two Liberal Judaism (LJ) cemeteries. At Edgwarebury all burials (including single people) are in double-depth plots. At Cheshunt burials are in single depth plots. Reservations of adjacent plots are possible at Cheshunt but not at Edgwarebury. LJ is unable to make a commitment that spaces will be available at either Edgwarebury or Cheshunt in the future and other than as explained in the following paragraph it is not possible to reserve a grave in a particular cemetery. Burial of persons who are not Jewish is permitted only at Edgwarebury.

Upon the death and burial at Edgwarebury of the first to die of a couple the upper part of a standard grave is automatically reserved for the surviving spouse or civil partner. In certain circumstances, and provided that an application is submitted and accepted before the second death, arrangements can be made for a person other than a surviving spouse or civil partner to be buried in the upper part of the grave. Further information is available from the Burial Officer.

Woodland Burials are available at Cheshunt and Edgwarebury (a surcharge will be applicable).

5. The Scheme benefits are:
 - (a) The cost of a basic funeral and burial (not a woodland burial) at Edgwarebury Cemetery or Cheshunt Cemetery, or of a basic funeral and cremation at Hoop Lane Crematorium, Golders Green or at Breakspear Crematorium, Ruislip. A basic funeral includes a standard hearse and the provision of a small temporary name plate.
 - (b) The services of a Rabbi and Sexton.
6. The Scheme benefits are available from the date on which the application for membership of the Synagogue is approved by the Synagogue Board (provided payment of the first subscription has been made, or in the case of an existing member who elects to join the Scheme after becoming a member, on the date of receipt of the relevant additional subscription).

7. Burials, cremations and funerals are arranged by LJ for NPLS and the Scheme benefits only apply if all arrangements are made through LJ and NPLS using the LJ undertakers.
8. Surcharges may apply. A list of current surcharges is available on request to the NPLS Office. An updated list will be published in Davar annually - this will be the official means of notification of change to members.
9. The following are not paid for by the Scheme but are available on payment of a surcharge:
 - (a) Mourners' cars.
 - (b) At Edgwarebury or Cheshunt, burial in the woodland section.
 - (c) At Edgwarebury only, the burial of ashes following a cremation and for the provision of an inscribed tablet and rose bush over the plot or, for the simple scattering of ashes in the Cemetery.
 - (d) At Cheshunt only, the reservation of a plot alongside that of a deceased spouse.
10. The Scheme does not include the cost of an inscribed headstone (apart from a small tablet). Families who wish to arrange for the installation of a headstone on a grave should contact Liberal Judaism (LJ) for a list of approved stonemasons and arrange for the installation of the headstone at their own expense. Wording on headstones must comply with LJ guidelines. Headstone consecration ceremonies should be arranged with LJ and one of the NPLS Rabbis as far as possible in advance of a preferred date to ensure the availability of both a Rabbi and the cemetery.
11. (a) If any membership subscription is not paid within three months of the due date Scheme benefits are suspended for all members included in the subscription until payment has been received by NPLS.
 - (b) Members are also reminded of the provisions of Article 8.12 of the Synagogue's Articles of Association as follows:

8.12 " If a member shall be six months or more in arrear in payment of his/her membership subscription and shall fail to discharge such arrears within two weeks after being given written notice requiring him/her to do so and setting out the provisions of this Article his/her membership shall forthwith cease."
 - (c) An Associate member who is divorced from a Full member shall automatically cease to be a member of the Scheme on the date of the decree absolute of divorce. An Associate member whose civil partnership with a Full member is dissolved shall automatically cease to be a member of the Scheme on the date of the final order for dissolution of the civil partnership.
12. Payments made by or on behalf of a member towards the Scheme are not refundable in any circumstances. However, in the event of a member leaving NPLS and joining another LJ Synagogue sympathetic consideration will be given by the NPLS Board to the former member remaining a member of the Scheme on appropriate payments being made so long as membership of the other LJ Synagogue is maintained.
13. The rules of the Scheme may be amended at any time by the NPLS Board.