



WESTMINSTER SYNAGOGUE BURIAL SCHEME

The Westminster Synagogue burial scheme operates through West London Synagogue (WLS), where we have secured agreement for our congregants to participate as set out below. The scheme covers the provision of a burial plot at Edgwarebury Cemetery (Edgwarebury Lane, Edgware, Middlesex, HA8 8QP), but does not cover the Funeral Expenses arrangement fee. The scheme year runs from 1st May of each year to 30th April of the next year.

Burial Rights

Membership of the Westminster Burial Scheme entitles each member to a funeral and burial at the Edgwarebury Cemetery, in the area of the Cemetery allocated for the exclusive use of WLS.

Membership of the Burial Scheme provides a right to reserve a specific free space at the Cemetery, excluding on the lawns nearest to the prayer hall, without any charge additional to the fees set out in the Members' Burial Fees schedule below, conditional on making such an arrangement directly with the Cemetery Director and an in-person visit to the Cemetery. Absent such arrangement, members will not be allocated a designated area for burial, and grave plots will be offered on a rotation basis.

The agreement does not extend to woodland burial plots or plots adjacent to pathways.

Burial Scheme Charges

The charge for Burial Scheme membership is £65 per person per year for the year 2021/22, payable in advance.

The fee for the year 2022/23 will be £10 less than the WLS Funeral Expenses Scheme charge (£80 in 2020).

Thereafter, the annual fee will increase by RPI each year, until 2028/29 (and every six years thereafter), when it will be reset to £10 less than the WLS Funeral Expenses Scheme charge.

If an individual joins the Burial Scheme after 1st May in any scheme year, they will pay the following proportion of the annual fee for the Scheme Year in which they join:

1 May – 31 July	100% of annual fee payable
1 August – 31 October	75% of annual fee payable
1 November – 31 January	50% of annual fee payable
1 February – 30 April	25% of annual fee payable

Burial Scheme fees are not eligible for Gift Aid.

Annual payment must be received by 1st May. If we have not received payment in full from you by this date, regrettably your membership of the scheme and that of your family will lapse.

The scheme is similar to an insurance policy, whereby if you do not keep up payments, the policy will lapse and you will not be covered. If you subsequently wish to re-join, then you will be able to, but you may be treated as new joiners and will have reduced benefits for the first five years and may have to pay the over-age surcharge as detailed below.

In order to be a member of the Burial Scheme you must be a Member or Friend of Westminster Synagogue and therefore your synagogue subscription fee payments must be up to date. Any payments you make to Westminster Synagogue are therefore attributed to the subscription fee

first and, once that is up to date, the additional funds are attributed to the membership fee for the Burial Scheme.

First 5 Years of Burial Scheme Membership:

Eligibility for the full burial right entitlement will build over the first 5 years of membership of the scheme as set out below. If a member of the scheme dies when they have been a:

Member for less than 1 year	entitlement limited to any over-age surcharge paid
Member for between 1 – 2 years	20% of full entitlement
Member for between 2 – 3 years	40% of full entitlement
Member for between 3 – 4 years	60% of full entitlement
Member for between 4 – 5 years	80% of full entitlement
Member for more than 5 years	full entitlement

The executors of the burial scheme member will have to make good the shortfall between the entitlement set out above and the then current price of a burial plot.

These percentages are based on £5,910 (50% of £11,820, the current burial fee charged by WLS for non-members (2021), increased from time to time by WLS in line with the burial fee charged by WLS for non-members).

The additional charge for a second burial in one plot is £1,110 50% of £2,220 (2021), adjusted from time to time as above.

The charge for a plot for the burial of ashes after cremation is £3,195 50% of £6,390 (2021).

Over-age Surcharge

Those who join the burial scheme at the age of 50 or over will be asked to pay a one-off Over-age Surcharge. For the Scheme year 2021/22 these fees are:

50-54	£390
55-59	£660
60-64	£1,430
65-69	£2,530
70-74	£3,300
75-79	£4,180
80+	Not eligible

These surcharges will increase by RPI annually, rounded to the nearest £10.

Children

Children of Westminster Synagogue members who are under 18 years of age are automatically members of the Westminster Burial Scheme whilst one or both of their parents are members of the Westminster Burial Scheme.

Children of 18 or over are not covered by their parents' subscription. They are no longer members of the Synagogue by virtue of their parents' membership. They are welcome to join the Synagogue and are then treated like any other adult member. They may join the Burial Scheme if they wish.

Burial Scheme Membership for those who are not Jewish

Non-Jewish spouses, who are Friends of Westminster Synagogue and pay the appropriate synagogue subscription, may also be members of the scheme, but must be buried with their Jewish spouses in a double depth plot.

The Burial Scheme is only open to Independent Friends of the Synagogue, who are the widow or widower spouse or partner of a deceased member who has been buried at Edgwarebury through the Burial Scheme.

Funeral Expenses Arrangement Fee

An arrangement fee is payable in consideration for all services rendered by WLS in arranging a funeral for a member of the Westminster Burial Scheme. The fee will be £2,500 for the year commencing 1 May 2021 (indexed in subsequent years), rounded to the nearest £10. (If there is a reduction in RPI over any year, then the fee will not be reduced). The Arrangement Fee covers the WLS Undertaker's charges, use of a chapel at the Cemetery and Cemetery staff to dig a grave. Members of the Burial Scheme may choose to use an undertaker other than the West London Synagogue Undertaker (currently Calos Funeral Directors) providing such alternative is approved by the management of the Cemetery. If an alternative undertaker is chosen, the Arrangement Fee will be £2,500 (indexed) less the fee charged by the West London Synagogue Undertaker to West London Synagogue at such time and the member's estate will be responsible for the payment of the alternative undertaker. Whilst slightly more expensive, we recommend WS members use Kings Funeral Directors.

Cremation

If a member of the Burial Scheme wishes to be cremated, WLS will pass on the fee charged to it by the crematorium as an addition to the Arrangement Fee. A suitable sized plot will be provided at the Cemetery for ashes – generally one-half of the size of a normal burial plot.

Alternatively, there are cremation options separate to the Burial Scheme including the option of a Niche in the Westminster Synagogue Columbarium at Hoop Lane Cemetery,

Tombstones

All tombstone designs must be submitted to the Cemetery Director for approval in advance of their manufacture and must not be out of character with the WLS section of the Cemetery. All wording and inscriptions on tombstones shall be subject to prior approval by a senior Rabbi of WLS.