

# LBS – Leicester Burial Scheme Fund

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



## LBS Terms & Conditions (T&C's)

(Terms & Conditions revision date May 2024)

All documentation concerning LBS is available on:

[Leicester Burial Scheme - MKS Leicester](#)

### Eligibility

This burial scheme is open to all existing LBS Members and current MKS Leicester members and associate members. Before MKS Leicester members and associate members can join the scheme all existing membership fees must be paid up to date.

One person in each household must be designated as the LBS member. Any persons who have been diagnosed with a terminal illness before joining the scheme 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 scheme 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

See LBS Charges & Benefit for details of the Annual Charges, other charges and making a payment.

Membership payments must be made in March 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, will be terminated at the discretion of the administrators.

Membership to the scheme 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 cease. 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 Trustees reserve the right to refuse or terminate any membership. The Trustees will review and set the next year annual contribution fee each year and notify scheme members accordingly.

### Benefit

See LBS Charges & Benefit for details of the Benefit.

The current benefit amount is £2,880.00. For scheme members living outside the city centre boundaries a contribution will be paid up to the benefit limit (currently £2,880.00) 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.

Nb. Please also review the LBS-F V1.1 General.pdf slide deck (EOGM 27<sup>th</sup> March 2021) that takes precedence over this document.

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	Lawned Grave Leicester City (LE1 to LE5)	Traditional Grave Leicester City (LE1 to LE5)
<b>Total Charges</b>	<b>£2,880</b>	<b>£4,235</b>
<b>Breakdown</b>		
Purchase Grave	£1570	£2925
Right Burial	£900	£900
Coffin & Kafan	£300	£300
Hearse Hire	£110	£110

\* The above table is for illustrative purposes only and subject to increased with LCC Council rates

\*\* Lawned Grave allows Headstone only, Traditional Grave allows Headstone & full grave surrounds  
[cemetery-and-cremation-fees-and-charges-2024-2025.pdf \(leicester.gov.uk\)](https://www.leicester.gov.uk/cemetery-and-cremation-fees-and-charges-2024-2025.pdf)

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.

## 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 or children moving to their own house) must inform the LBS trustees in writing. Based on the scenario a change in policy or a new policy may be required. UK based full-time bona-fide students, from registered eligible households, are exempt from this.

In the case of children moving out of parents address a new policy will be required but it will be classified as a continuation of the original policy and therefore exempt from joining fee.

## 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 the scheme they must reside for a minimum of 6 months at the household address in any rolling 12-month period.

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## Renewal Date

The benefit is effective from March for 12 months. Eligible members may join at any time, but subsequent annual renewals will be on the 1<sup>st</sup> of April every year. Renewal reminders will be issued via MKSI Leicester communications.

## 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 [secretary@mksileicester.org](mailto:secretary@mksileicester.org). 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 scheme will have to become a MKSI Leicester member or associate member first and pay joining donation to become eligible to re-join.

## Policy Confirmation

All the household details will be computerised and a confirmation of the LBS membership and details will be posted, emailed, hand delivered or any other social media means available.

## Change of Details

Please inform the LBS administrators, 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: [secretary@mksileicester.org](mailto:secretary@mksileicester.org) Please quote your LBS Reference Number in all communications.

## Scheme Structure

LBS is being managed by the treasury team. The following are the undertakings:

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

The assets and liabilities of LBS were transferred to the MC on 10<sup>th</sup> June 2015. The running of LBS is by the treasury team as agreed at the EOGM on 27<sup>th</sup> March 2021.

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## Any Disputes

In first instance please write to:

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

[secretary@mksileicester.org](mailto:secretary@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 administrators 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.

## Change of Scheme Rules

Any proposed significant rule changes will be communicated.

## Further Information

For further information on the Leicester Burial Scheme, please contact:

### *Administration:*

- Treasurer Email: [treasurer@mksileicester.org](mailto:treasurer@mksileicester.org)

### *General enquiries:*

- Secretary Email: [secretary@mksileicester.org](mailto:secretary@mksileicester.org)

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