ELELS FUNERAL EXPENSES SCHEME

(FORMERLY KNOWN AS THE ELELS BURIAL & CREMATION SCHEME)

INFORMATION DOCUMENT WITH TERMS & CONDITIONS

Introduction to the ELELS Funeral Expenses Scheme ('the ELELS Scheme')

The extent of the costs and services which are included in the ELELS Scheme and the way it functions are not always fully understood by members or their next of kin. Please read this document carefully to ensure that you are familiar with its contents, especially paragraph 4, which lists the costs and services which are excluded. We also suggest you provide a copy to your next of kin.

The ELELS Scheme is run by ELELS, the main object of which is to maintain a fund to pay for and to oversee the arrangements for the funerals of our members. The delivery of all funeral-related services to members of the ELELS Scheme is co-ordinated by Liberal Judaism, because the ELELS Scheme is affiliated to the Liberal Judaism Burial & Cremation Scheme. Consequently, the ELELS Funeral Officers work closely with LJ in relation to the administration of each member's funeral.

In almost all cases, new members of ELELS automatically become members of the ELELS Scheme and will remain members provided they retain their membership of ELELS.

Each year, part of members' ELELS subscription fees are transferred to a dedicated fund which is solely utilised by the ELELS Funeral Officers to cover ELELS' liabilities to LJ in relation to:

- **Ground Fees:** these are charged annually per head in respect of each living member of the ELELS Scheme and cover, for example, LJ's ongoing costs for maintaining their cemeteries, preparing graves for burial, as well as the cost of deceased members' cremations; and
- **Undertakers' costs:** these are incurred from the date the undertakers collect the deceased member's body until the conclusion of that member's funeral.

Membership of the ELELS Scheme is a way of ensuring there is no big bill to pay at the time of a member's funeral. Like a life insurance policy, members are not entitled to any benefit from the ELELS Scheme during their lifetime. So, if a Member discontinues their membership of ELELS, no refund will be given in respect of any payments made on their behalf. However, members who leave ELELS and immediately join another LJ-affiliated synagogue may retain their rights under the ELELS Scheme, provided they continue to make an annual contribution to the ELELS Scheme's funds.

The contents of this document are accurate as at 1 September 2025, which replaces all previous versions. The most up to date version of this document will always appear on the ELELS website.

In the event of a death of a member of the Scheme, please contact at least one of the following:

1) **Funeral Directors, M. King: 020 8368 7453 or 07595 956936; and/or**
2) **The ELELS office: 020 8989 7619; or**
3) **Jane Porte, ELELS Funeral Officer between 9 a.m. to 10 p.m. on 07922 904643**

If you have any other questions about your funeral arrangements, please contact the ELELS Funeral Officers, Jonny Hurst and Jane Porte by email: funerals@elels.org.uk.

TERMS & CONDITIONS

1. **Definitions and interpretation**

1.1 The definitions set out in the Schedule of Defined Terms at the end of this document are used throughout.

1.2 The word 'member' in this document shall refer to either a member of ELELS or a member of the ELELS Scheme as the context permits.

1.3 The ELELS Scheme incorporates the rules of the LJ Scheme, a copy of which is available on request. Should a conflict between the two schemes occur, the rules of the LJ Scheme shall prevail.

2. Membership of the ELELS Scheme

2.1 Subject to paragraphs 2.2, 2.3 and 2.4, the members of the ELELS Scheme shall be:

- the members from time to time of ELELS whether or not they are on full or reduced subscriptions;
- the ELELS rabbis (including any emeritus rabbi), together with their respective spouses or life partners;
- Affiliated Former Members provided they continue to pay the Annual Scheme Charge and have retained their membership of another LJ-affiliated synagogue;
- the children under the age of 21 of all of the above; and
- such other persons as the ELELS council may from time to time determine.

2.2 Before becoming a member of ELELS, any prospective new Member who will be aged 55 or over on the date they join ELELS will be required to either:

- pay ELELS the Scheme Entry Fee in full, the amount of which will be determined by the new member's age; or
- agree a schedule of payments with the ELELS Funeral Officers to pay the Scheme Entry Fee.

2.3 A new or existing member may only opt out of the ELELS Scheme if they can demonstrate to the ELES Funeral Officers' reasonable satisfaction that they have either made or retained adequate funeral arrangements elsewhere, or exceptional circumstances apply.

2.4 The ELELS Funeral Officers and ELELS Treasurer have a discretion to suspend or cancel a member's membership of the ELELS Scheme in the event that they are in arrears with their ELELS subscriptions and/or any payments due under paragraph 2.2 for over three months.

3. What membership of the ELELS Scheme INCLUDES

In the event of the death of a member of the ELELS Scheme, the ELELS Scheme will cover the costs and services listed in paragraphs 3.1 to 3.8:

3.1 Subject to paragraph 5.5.2:

i) a burial plot and burial at one of the Designated Cemeteries in the sections specifically allocated to beneficiaries of the LJ Scheme (which includes members of the ELELS Scheme); or

ii) cremation at the Designated Crematorium, provided that Sunday cremations and those taking place on a Bank Holiday are subject to an Additional Charge which will need to be paid by the deceased member's next of kin and not by the ELELS Scheme; or

iii) a contribution towards the cremation costs of a member of the ELELS Scheme for a cremation which does not take place at the Designated Crematorium, which shall not exceed the sum charged to LJ by the Designated Crematorium at the relevant time.

3.2 Basic undertaking costs of the Designated Undertakers including the provision of a plain wooden coffin and appropriate transportation in a funeral director's vehicle.

3.3 The removal of the deceased from home, hospital, mortuary or care home during normal working hours Monday to Friday 9am to 5pm.

3.4 The first 40 miles of transportation of the deceased from N11.

3.5 The services of an officiating rabbi.

3.6 A small name tablet pending the erection of a memorial stone.

3.7 Gratuities.

3.8 A rabbi to conduct one evening of shiva prayers and suitable lay leaders for such other nights as required.

4. **What membership of the ELELS Scheme EXCLUDES**

4.1 The ELELS Scheme EXCLUDES (and will NOT cover the cost of) any service or charge NOT listed in paragraph 3.

4.2 A non-exclusive list of services and charges not covered by the ELELS Scheme include:

i) Removal of the deceased outside normal working hours Monday to Friday 9am to 5 pm, at the weekend, on Shavuot, Rosh Hashanah, Yom Kippur, Sukkot and Simchat Torah, or on a statutory public holiday.
ii) Hospital fees and collection of medical certificates.
iii) Doctors' fees preceding cremation.
iv) Tahara (ritual washing) and dressing.
v) Temporary resting of the coffin in domestic premises.
vi) Viewing at funeral premises.
vii) A formal hearse.
viii) Mourners' cars.
ix) Mileage exceeding 40 miles from N11.
x) Cremation on a Sunday or statutory public holiday.
xi) The difference (if any) between the cost of a cremation at a crematorium which is not the Designated Crematorium and the weekday cremation cost at the Designated Crematorium.
xii) The Additional Charge for a woodland burial, currently available at Cheshunt (JJBS) and GreenAcres (Chiltern).
xiii) Use of a private chapel.
xiv) Interment of ashes in an existing grave or columbarium.
xv) Provision and erection of a headstone and accompanying service.

4.3 If the deceased member's next of kin request any service or charge not listed in paragraph 3 or such additional services or charges are required and incurred, an invoice for the costs thereof will be delivered to the deceased member's family by way of an Additional Charge.

4.4 A list of Additional Charges is available on request from the ELELS Funeral Officers and the Designated Undertakers, which are subject to change from time to time.

5. Arrangements at Designated Cemeteries

5.1 *Edgwarebury*

Edgwarebury is shared by Liberal Judaism, the Spanish & Portuguese Jewish Community, the West London Synagogue and Belsize Square Synagogue, and is operated by the Edgwarebury Joint Burial Board. Liberal Judaism has three representatives on that Board and the Board is the employer of the cemetery staff.

The following rules apply:

- The cemetery is closed on Orthodox Jewish holy days.
- All burials, including those for single people, are in double-depth plots. On the burial of the first of a couple to die the upper part of the double-depth plot is automatically reserved for the surviving spouse or partner. In certain circumstances, and provided that an application is submitted and accepted before the second death, an arrangement can be made for a person other than a surviving spouse or partner to be buried in the upper part of the grave.
- Ashes can be interred in a new or an existing cremation plot, in the Rose Garden or an existing grave. An additional charge will be payable.
- Mixed-faith couple burials are available provided one of the couple is Jewish.

5.2 *Cheshunt (Western*):

Liberal Judaism has the right to bury members and non-members at Cheshunt (Western).

The following rules apply:

- The cemetery is closed on Orthodox Jewish holy days.
- Only Jewish members may be buried.
- All burials are in single depth plots.
- Reservation of an adjacent plot is allowed following the burial of the first of a couple in respect of which an Additional Charge will be payable by the survivor of the couple.
- No stone may be erected above 3 feet in height.
- Double stones are not permitted until both plots are in use.
- No ashes may be scattered or interred.
- Burial of children under the age of 5 years shall be in gravesites one half the length of those for adults.

5.3 *Cheshunt (JJBS)*

Liberal Judaism has the right to bury members and non-members, at JJBS Cemetery. The cemetery is owned, governed, and operated by JJBS (Jewish Joint Burial Society).

The following rules apply:

- The cemetery is closed on Orthodox Jewish holy days.
- All burials, including those for single people, are in double-depth plots.
- Burials can take place either in the ‘Lawn’ or in the ‘Woodland’ section. An Additional Charge will be payable by the deceased members’ next of kin for a burial in the Woodland section.

- The Lawn has been designed for people who want a woodland environment with a more traditional memorial stone. In the Lawn, graves are marked with an upright stone and surrounded by grass. No planting is allowed in the Lawn area of the cemetery, and no other decorations, such as pebbles, gravel, bark, or additional plaques may be placed on the grave.
- Liberal Judaism's burials in the Woodland section take place in the 'Garden'. Graves may be marked with a granite, marble or wooden wedge-shaped plaque that sits directly onto the ground. A consecration takes place instead of the traditional stone setting service. Seeding and planting is done a few weeks before the consecration either by the family or by the cemetery's gardeners at the family's cost. Only plants from an approved list can be planted and cemetery staff are happy to advise on this. Families are asked to please contact JJBS directly before planting on a grave.
- On the burial of the first of a couple to die the upper part of the plot is automatically reserved for the surviving spouse or partner. In certain circumstances, and provided that an application is submitted and accepted before the second death, an arrangement can be made for a person other than a surviving spouse or partner to be buried in the upper part of the grave.
- With the exception of the previous point, reservations cannot be arranged.
- Mixed-faith couple burials are available provided one of the couple is Jewish.

5.4 ***GreenAcres (Chiltern)***

LJ has the right to bury members and non-members at GreenAcres Chiltern, and to inter ashes in a dedicated section at the GreenAcres Chiltern Cemetery. The cemetery is owned and operated by the GreenAcres Living Memorials Park Ltd.

The following rules apply:

- All burials, including those for single people, are in double-depth plots.
- All burials are woodland burials requiring payment of a "Woodland Supplement" by the deceased member's next of kin by way of an Additional Charge.
- On the burial of the first of a couple to die the upper part of the plot is automatically reserved for the surviving spouse or partner. In certain circumstances, and provided that an application is submitted and accepted before the second death, an arrangement can be made for a person other than a surviving spouse or partner to be buried in the upper part of the grave.
- Memorials, subject to GreenAcres rules and individually approved by Liberal Judaism, are permitted. GreenAcres only allows natural wooden memorials. They are allowed to remain in place during the plot lease period until decayed naturally. Once a lease has ended, any inscribed memorial will be removed. Plot leases can be extended in five-year increments.

5.5 Burials of couples from a Mixed Faith Relationship and single non-Jewish members

5.5.1 Where both parties in a Mixed Faith Relationship are members of the ELELS Scheme, the non-Jewish party may be buried at any Designated Cemetery, except Cheshunt (Western) irrespective of whether they or their Jewish partner are the first to die.

5.5.2 No single non-Jewish Member (other than the surviving partner from a Mixed Faith Relationship where the Jewish partner was a member of the ELELS Scheme and was the first to die) is permitted to be buried at any Designated Cemetery

5.6 Reserved plots and double depth plots

In order to be buried in any reserved or double depth plot at any Designated Cemetery, the relevant deceased person must have been a member of the ELELS Scheme on the date of their death.

SCHEDULE OF DEFINED TERMS

Affiliated Former Members	Former members of ELELS who have transferred their synagogue membership to another LJ-affiliated synagogue which also subscribes to the LJ Scheme
Additional Charge	Any charge or service not listed in paragraph 3, including (but not limited to) those listed in paragraph 4.
Annual Scheme Charge	An annual contribution to the ELELS Scheme which is included in members' annual ELELS subscription fee and which is invoiced separately to Affiliated Former Members
Designated Cemeteries	Edgwarebury Cemetery, Edgwarebury Lane, Middx HA8 8QP ('**Edgwarebury**'); Western Cemetery, Bullscross Ride, Cheshunt EN7 5HT ("Cheshunt (Western)" The Woodland Cemetery, Bullscross Ride, Cheshunt EN7 5HT ('**Cheshunt - JJBS**') GreenAcres Chiltern, Potkiln Ln, Jordans, Chalfont St Peter, Beaconsfield HP9 2XB ('**GreenAcres - Chiltern'**)
Designated Crematorium	Golders Green Crematorium, 62 Hoop Lane, London NW11 7NL
Designated Undertakers	The undertakers or funeral directors nominated by LJ from time to time to carry out the undertaking services of the LJ Scheme and the ELELS Scheme
ELELS Funeral Officers	The persons appointed by ELELS from time to time to administer and run the ELELS Scheme.
ELELS Scheme	The ELELES Funeral Expenses Scheme (formerly known as the ELELS Burial & Cremation Scheme)
LJ	Liberal Judaism
LJ Scheme	The Liberal Judaism Burial & Cremation Scheme
Member	A member of ELELS or the ELELS Scheme, as the case may be.
Mixed Faith Relationship	A relationship where one of the parties is Jewish and the other is not
Scheme Entry Fee	A non-refundable one-off fee (sometimes called an 'Overage fee') which is required to be paid by new members of ELELS who will be aged 55 or over on the date they join ELELS.