



## Scams & Upselling Red Flags

*How to stay confident and in control when arranging a funeral*

At the funeral homes CMS partners with, staff are professional and compassionate—and we're grateful for the care they provide to families. You may also be dealing with a different funeral service provider. Either way, families are often making decisions while tired, grieving, and under time pressure, so it helps to know a few common red flags and simple ways to protect yourself.

### Red flags to watch for

- You feel rushed to sign before you've seen a written breakdown of costs.
- Prices aren't clear (no itemized list, or "we'll tell you the total later").
- You're told an upgrade is "required" without a clear reason (ask: "Is that legally required, or optional?").
- Pressure based on guilt ("Most families would...", "You wouldn't want to...").
- Bundled packages only, with no option to remove items you don't want.
- Extra fees appear late (admin fees, handling fees, weekend fees) that weren't explained upfront.
- Unclear rules about deposits or cancellations (you can't get straight answers in writing).
- You're discouraged from comparing plans or asking for time to think.
- Unexpected third-party calls (someone contacts you offering services you didn't request—e.g., "expediter," "benefits help," "estate services") and asks for money or personal info.

### "Upsell" moments that are often optional

These aren't bad choices—just ones you should make intentionally:

- Higher-cost caskets/urns "for quality" without explaining alternatives
- Extra vehicles or upgraded vehicles
- Printed programs, photo boards, video tributes (often DIY or optional)
- Premium venue or catering add-ons

- Embalming presented as “needed” when it may not be (depending on timing and type of service)

### **What to do instead (simple scripts)**

- **“Please give me an itemized price list and a written contract draft to review.”**
- **“What’s required by law, and what’s optional?”**
- **“Can we remove items from this package?”**
- **“What’s the lowest-cost option that meets our needs?”**
- **“We’re going to take a pause and call back.”**

### **Protect your personal information**

Be cautious about sharing:

- SIN, banking details, passwords, or credit card info with anyone you didn’t contact directly
- Documents unless you understand why they’re needed

### **If something feels off**

- Ask for everything **in writing**
- Bring a second person into the conversation
- Compare at least one other provider if you can
- If you’re a CMS member, contact us and we can help you understand your options and next steps.

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