

The KSIMCoL - Burial Fund

Application/Renewal Notes

1st January – 31 December 2025

Eligibility

A household having at least one paid member of The KSIMCoL is eligible. The KSIMCoL Membership of that member must be current and up to date at the time of the application/renewal. The paid member in the household will be designated as a BF Member.

A household is defined as a United Kingdom residential address in which eligible persons (defined as those who, when of age, would normally be accepted for The KSIMCoL Membership) permanently living therein are registered on the application/renewal form, and are permanently resident in the United Kingdom.

Contribution

For the period 1st January – 31st December 2025, the annual contribution is:

for one person in the household:	£120
for 2 or more persons in the household:	£200

New Members – Phased in Benefit

New eligible households will have the Burial Fund monetary benefit phased in:

- a 25% of the eligible burial costs for a death within one calendar year of joining;
- b 50% of the eligible burial costs for a death within two calendar years of joining;
- c 75% of the eligible burial costs for a death within three calendar years of joining;
- d 100% of the eligible burial costs thereafter.

An individual moving from an existing household, within a year of the move, to a new household, will **not** be regarded as a new application.

Benefit

For the period 1st January – 31st December 2025, the upper limit is tabulated below. This is based on the burial costs for office-hours adult non-county resident, including hearse, coffin, kaffan, mortuary facility, sterile cleaning, for Brookwood, Watford, Northwood, Carpenders Park cemeteries.

(Note – this does NOT include the compulsory costs of Headstone, Marshal, and Administration charges at Northwood; these are NOT covered by the Burial Fund).

	Brookwood	Carpenders Park	Northwood	Watford
Borough non-resident	£5,000	£9,047	£7,330	£10,132

Benefit will be payable, subject to confirmation of eligibility, only to registered eligible households who are up-to-date with their Burial Fund contributions and KSIMCoL membership.

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 at other cemeteries; in this case, the benefit will be the actual total office-hours burial costs incurred, but will not exceed the upper limit of £10,500

Beneficiaries

The Burial Fund contribution will extend the benefit to the registered eligible Burial Fund Member and all registered eligible persons in that household, including eligible overseas guests (no need to register guests), provided there is a Family KSIMCoL Membership. A Single KSIMCoL Membership (of a multi-occupancy household) will limit the benefit to that one person only in the household.

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 childrens' houses) must inform in writing to the Burial Fund of the move, and must have the other households registered as an eligible Burial Fund household. This is for the benefit to be effective in case of death at the other households.

UK based full-time bona-fide students, from registered eligible households, are exempt.

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 Burial Fund benefit effective only in the case of death in the UK.

Renewal Date

The benefit is effective from 1st January – 31st December 2025. Eligible members may join at any time subject to payment of the contribution in full, but subsequent annual renewals will be on the 1st January of every year. Renewal letters will be posted to the Burial Fund Members on the first working day in January of each year.

Grace Period

There will be a grace period of 1 month (up to 31st January of each year) allowable for **current** renewals. If a current Burial Fund household has failed to renew their membership by 31st January of the renewal year, the Burial Fund reserves the right not to honour any benefit payments until the contribution is paid upto date; should a death occur in that household from 1 February this would not be covered.

Rejoining

Rejoining eligible households must pay any Burial Fund contribution arrears since first joined (at the current rates) before subsequent renewal.

Confirmation Letter

All the household details will be computerised and a confirmation of the Burial Fund membership and details will be emailed/posted to the household.

Change of Details

Please inform the Burial Fund Admin staff, 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: Burial Fund Admin, Husaini Shia Islamic Centre, Wood Lane, Stanmore, Middlesex, HA7 4LQ
or by e-mail: BF@hujjat.org

Please quote your BF Reference Number in all communications.

Any Disputes

The Executive Committee of The KSIMCoL shall have the final say in all matters relating to any query or interpretation of the rules.

Discretion and Other Benefit Payment Covers

The KSIMCoL shall have the power to make benefit payments wherein such payments are deemed to be appropriate by the Executive Committee of KSIMCoL. In making such a decision, the Executive Committee of KSIMCoL shall have regard to factors including, but not limited to:

- (i) the need and requirement of the individual member and his/her family;
- (ii) the general welfare and financial viability of the KSIMCoL; and
- (iii) any other factors which, in the opinion of the Executive Committee of KSIMCoL, shall be deemed relevant.

More Information

For further information on the Burial Fund, please do not hesitate to contact direct:

Mr Mustafa Pirbhai Mr Mazaheer Rajwani Dr Mahmood Datoo
on bf@hujjat.org