CONNECTICUT
Consumer Protection

July 2026

Funeral Service Contracts in Connecticut

A prepaid funeral contract, also known as a "pre-need" funeral service contract, establishes funeral funding and services before the need for the services occur (i.e. before death).

All funeral service contracts must be written and include the following

1. CONTACT INFORMATION

- **The name, address, phone number and Social Security number of the beneficiary and the purchaser.**
- **The name, address, phone number, and license number of funeral director providing the service.**
- **The name and address of the escrow agent designated to hold the prepaid funeral service funds. If funded by life insurance, this does not apply.**
  - **NOTE: This cannot be the funeral director or embalmer.**

2. DESCRIPTION OF FUNDS AND SERVICES

- **List of selected goods and services.**
- **Amount of funds paid or to be paid by purchaser and payment method. If funded by life insurance, this does not apply.**
- **Description of how funds will be invested and how investments are limited to those authorized by the law. If funded by life insurance, this does not apply.**
- **Description of any price guarantee or if there is no price guarantee, the contract must say it contains no guarantees on the price of goods or services (meaning the price may increase later)**
- **A statement in clear bold type that the purchaser will be notified by the amount received by the escrow agent within 25 days of making a payment.**
  - **The funds must be put in an escrow account within 15 days.**
  - **Within 10 days of receiving the funds, the escrow agent must notify you that they received your money with the exact amount deposited.**
    - **If the prepaid funeral service contract is funded by a life insurance policy, this is not required.**
- **Description of any fees to be paid from the escrow account to the escrow agent or any third-party provider. If the contract is funded by a life insurance policy, this is not required.**

3. CANCELLATION CLAUSE

- **Establishes if the contract can be cancelled or cannot be cancelled.**
- **If you <u>can</u> cancel the contract, it is REVOCABLE:**
  - **It must describe how the consumer or the beneficiary can cancel the contract and effects of cancellation.**
- **If you <u>cannot</u> cancel the contract, it is IRREVOCABLE:**
  - **It must describe how the contract can be transferred to a different funeral home and/or establishment.**
- **If a specific type of merchandise is in the contract, but not available at time of death:**
  - **Contract must say the funeral service establishment will furnish similar merchandise.**
  - **If the prepaid funeral service contract is funded by a life insurance policy, this is not required.**

4. SIGNATURES

- **The signature of the purchaser or authorized representative and the licensed funeral director of the establishment.**
- **A statement signed by the purchaser attesting that, before signing the contract, the purchaser received a copy of <u>this</u> fact sheet and has had time to review it.**

- **Dept. of Consumer Protection** may ask for business' signed pre-need contracts and records to see if they are unfair or misleading under CT law.
- **Dept. of Social Services** may assist qualifying individuals with funeral expenses. Further restrictions on the DSS payment amount may apply when a funeral service contract is involved.
- **Dept. of Insurance** regulates the funding of funeral services via life insurance**.**
- **Dept. of Public Health** issues credentials for embalmers and funeral homes.

To learn more about funeral service contracts and relevant state laws, visit: <u>portal.ct.gov/dcp/funeral-service-contracts</u>
For additional questions about the fact sheet, please email DCP.Complaints@ct.gov