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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