

Before You Sign

The Ontario Funeral Merchandise Buying Guide

Understand your options. Compare the complete cost. Walk into the funeral home meeting prepared.

This guide is for three kinds of readers. You may be planning ahead for an aging parent. You may be arranging your own wishes in advance. Or you may be facing arrangements right now. In every case the goal is the same. Know what you are buying before you sign a funeral contract.

How to use this guide. Read the one page checklist first. Print the Funeral Cost Review Sheet. Bring both to the arrangement meeting. Fifteen minutes of preparation can make the meeting calmer and the costs clearer.

Created by Haven Casket & Monument in Markham. Full disclosure and sources on the last page. Price sources for the cost insert are listed on the insert itself and on the last page. This guide is educational. It is not legal advice.

The Before You Sign checklist

Before you contact anyone

- ☐ Decide the direction if you can. Burial or cremation. Service or no service.
- ☐ Estimate the full cost with the [free Haven Funeral Cost Estimator](#) before you hear a quote.

If paying may be difficult: Contact your municipality or local Ontario Works provider before signing a funeral contract. Programs, eligibility and covered items vary. Confirm the current requirements directly with the program. Approved assistance may also limit which casket, urn, or grave options are covered, so ask before you sign anything.

Before the meeting

- ☐ Ask for the itemized price list. Providers must give you a price list of all the supplies and services they sell before a contract is made.
- ☐ Bring a second person. A calm set of ears helps.
- ☐ Print the Funeral Cost Review Sheet from this guide.

During the meeting

- ☐ Write each line of the quote on the Review Sheet as you go.
- ☐ Ask which items are required and which are optional. Mark each line.
- ☐ Ask for the model name and number of any casket or urn you are shown.
- ☐ Ask what is not included. Cemetery charges and the monument usually are not.

Before you sign

- ☐ Complete the Review Sheet totals. Check them against your budget.
- ☐ Remember you can buy the casket, urn, or monument from a supplier you choose. Tell the funeral home before you sign.
- ☐ Ask the provider to explain the cancellation terms for your contract type.
- ☐ Take the quote home overnight if you feel rushed. A good provider will understand.

The five buckets: what a funeral quote is made of

Every funeral quote in Ontario breaks into a few simple parts. Once you see them, the quote stops being confusing.

1. Professional and disposition services. The funeral home's core work. Transfer of your loved one, care of the body, paperwork, and coordination with the cemetery or crematorium. Every provider charges for this. The amount varies a lot between providers.

2. Ceremony choices. Visitation, the service itself, staff for the day. These are choices, not requirements. A shorter visitation, or a memorial service without the body present, changes this number.

3. Facilities and vehicles. Use of rooms, the hearse, and any extra service vehicles.

4. Merchandise. The casket or cremation container, the urn, and later the monument or marker. This is often the largest single line on the quote. It is also the part where you have the most freedom, because you can buy these items from a supplier you choose.

5. Cash disbursements. Money the funeral home pays to others when you ask them to arrange something. Examples include the death registration fee, coroner documentation for cremation, obituary notices, clergy or officiant, and flowers. Some of these can be arranged and paid on your own instead. Ask which applies to your quote.

Watch for the sixth part that is often missing. Cemetery and crematorium charges are often quoted separately. Interment rights, opening and closing the grave, and cremation fees can add thousands. If they are not in your quote, ask what they will add.

Your right to see prices first. Providers must give you a price list of all the supplies and services they sell before a contract is made. Ask for it. Take it home if you want time to read it.

One useful habit. Ask whether embalming is needed for the service you are choosing. It is a cost item, and for many service types it is optional.

The Funeral Cost Review Sheet

Use one sheet per quote. Write each line of the quote in the table. Ask the provider to explain each charge and whether it is required for the arrangements you selected. Record the answer yourself. That conversation is the point of the sheet.

Funeral home: _____ Date: _____ Quoted total: _____

Step 1. The lines on the quote

Line item from the quote	Amount	Required or optional?	Can it be bought elsewhere?	Pay now or later?

If the quote has more lines than the table, continue on a second copy of this sheet.
Items that can usually be bought from a supplier you choose: the casket, the urn, the monument or marker, and flowers.

The Funeral Cost Review Sheet, continued

Step 2. The money

Total to pay now: _____

Expected later costs, usually not in the quote. Write an estimate beside each one that applies:

Monument or marker	\$	_____
Cemetery foundation fee	\$	_____
Setting or installation fee	\$	_____
Inscription	\$	_____
Care and maintenance contribution	\$	_____
Extra death certificate copies	\$	_____
Reception or catering	\$	_____
Other	\$	_____

Total expected later: _____

Full picture (now plus later): _____

Step 3. Questions still open

1. _____
2. _____
3. _____

How to read your own sheet. The sheet gives you two separate decision paths. Lines marked optional are choices. You can scale them up, down, or off. Lines marked available elsewhere are items you can price with more than one supplier, even when the item itself is required. A line can be one, the other, or both. For the casket or urn line, compare the same model when available. Otherwise compare the closest equivalent specifications, including material, construction, dimensions, interior, delivery and tax. If a package price hides the casket amount, ask for the casket priced on its own line.

Your merchandise rights in Ontario

These rules come from Ontario's funeral law and the Bereavement Authority of Ontario, the provincial regulator. They exist so families can decide without pressure.

You can buy from any supplier. The BAO consumer guide states you can purchase supplies, such as caskets, monuments, markers and flowers, from any supplier. You should notify your provider before entering into a contract.

No extra fee for an accepted outside casket. Ontario rules do not allow a funeral home to charge an extra fee because an accepted casket came from another supplier. This includes a receiving, inspection, or handling fee tied to supplying your own casket. This is set out in Ontario Regulation 30/11, section 24(1).

A funeral home may decline a casket in limited cases. It may refuse one it considers unsafe or inappropriate for its intended use. It may also refuse one that does not meet the cemetery or crematorium requirements. Ask your supplier to confirm the product meets the facility's requirements.

The price list comes before the contract. Providers must give you a price list of all the supplies and services they sell before a contract is made.

Cancellation rules depend on the contract. Cooling off periods and fee caps exist, but they differ by contract type. Prepaid contracts and interment rights each have their own rules. Ask the provider to explain the cancellation terms for your specific contract before you sign, and check the BAO consumer guide.

Questions to ask about caskets and urns

Caskets

- Can I see the full casket price list, not only the models on display?
- What is the model name and number, if the manufacturer provides one?
- What is it made of? Solid wood, veneer, or metal? If it is metal, what gauge is it?
- If the exact model is not sold elsewhere, which specifications should I use for a fair comparison?
- Is this casket suitable for the service we want, including a viewing?
- If we choose cremation, what does the crematorium require for the container?
- If I buy the casket from an outside supplier, when should it arrive and who receives it?

Urns

- What capacity does the urn need for our situation? The crematorium can confirm.
- Are there size limits from the cemetery or columbarium niche?
- Is this urn suitable for burial, a niche, or keeping at home?
- Can I supply my own urn with no change to your service fees?

Buying a casket or urn elsewhere: the coordination checklist

- ☐ Tell the funeral home before you sign a contract that you plan to supply the casket or urn.
- ☐ Get the model name, material, and dimensions in writing from the supplier.
- ☐ Ask the supplier whether they deliver directly to the funeral home, and confirm who is responsible for the handoff.
- ☐ Confirm the delivery date and time against the service schedule.
- ☐ Give the supplier the funeral home's address and a contact name.
- ☐ Ask the supplier to confirm the product meets the cemetery or crematorium requirements.
- ☐ Confirm the price includes delivery and taxes.
- ☐ Keep the receipt with your funeral papers.

Delivery details

Supplier:		Order number:	
Product and model:		Delivery date:	
Funeral home contact:		Delivery time:	
Delivery confirmed by:		Date confirmed:	
Notes:			

Choosing cemetery property

In Ontario you do not buy cemetery land. You buy interment rights. These are the rights to have human or cremated remains placed in a specific grave, crypt, or niche, within the cemetery's bylaws. Before you commit:

- ☐ Ask for the cemetery's price list and bylaws.
- ☐ Ask what the interment fee is. Opening and closing the grave is priced separately from the rights.
- ☐ Ask whether the cemetery requires a grave liner or vault.
- ☐ Ask which monument types the section allows. Some sections allow flat markers only.
- ☐ Ask about the care and maintenance contribution. Ontario cemeteries collect a contribution set by regulation on certain purchases.
- ☐ Get the interment rights certificate and keep it with your important documents.

Location drives cost more than anything else. Two cemeteries a short drive apart can differ by a large multiple for a similar grave. Compare at least two if you can.

The complete monument cost map

The monument is usually bought after the funeral, and it is the cost families most often underestimate. The sticker price of the stone is not the full price. The complete installed cost has seven parts:

1. The memorial itself, in the granite colour and size you choose
2. Design and engraving
3. Delivery
4. The cemetery's foundation fee
5. The cemetery's setting or installation fee, where charged
6. The care and maintenance contribution, where it applies
7. Tax

Two more things to confirm before you order:

- ☐ The cemetery's monument bylaws. Sections differ on size, shape, and material.
- ☐ Who submits the monument application to the cemetery.

You can buy the monument from the supplier you choose. Ask any supplier for the complete installed price in writing, covering all seven items above, so you can compare fairly.

For current example prices, see the dated insert at the end of this guide.

About this guide

Disclosure. Created by Haven Casket & Monument, a Markham funeral merchandise provider. Haven sells caskets, urns and monuments. This guide is educational and is designed to help families compare their options. You are free to choose any suitable supplier or licensed provider.

If we can help

- Free quote review. Bring any funeral home quote to our Markham showroom and we will walk through it with you. No pressure, no obligation.
- The live cost estimator: havencasket.com/funeral-cost-estimator
- Planning ahead at your own pace: havencasket.com/pre-plan
- Showroom: 2750 14th Ave G7, Markham. 1-905-604-7555.

Official sources

- Bereavement Authority of Ontario, Consumer Information Guide, July 2025 edition: thebao.ca/for-consumers/consumer-information-guide
- Your rights: ontario.ca/page/funeral-burial-cremation-alkaline-hydrolysis-or-scattering-your-rights
- What to do when someone dies: ontario.ca/page/what-do-when-someone-dies
- Ontario Regulation 30/11: ontario.ca/laws/regulation/110030

Price sources. The cost examples insert draws on Mount Pleasant Group cemetery price lists effective July 1, 2026 (Mount Pleasant Cemetery and Duffin Meadows Cemetery), published at mountpleasantgroup.com/what-we-offer/pricing/price-lists, current published funeral home price lists from Mount Pleasant Funeral Centre and Arbor Memorial GTA funeral homes (Highland, McDougall and Brown, Glendale, Glen Oaks), and Haven's live prices in July 2026.

Current edition. The latest version of this guide always lives at havencasket.com/before-you-sign.

Current as of July 2026. Government pages and prices change. Always confirm against the official sources above. This guide is educational. It is not legal, financial, or tax advice.

INSERT | Current Ontario Cost Examples (Reviewed July 2026)

This page is a separate insert. It is dated and updated on its own, so the guide stays useful as prices change.

These are examples, not quotes, and not matched product comparisons. Prices vary by model, material, granite colour, and provider. Compare the same model when available. Otherwise compare the closest equivalent specifications, including delivery and tax. Sources: Mount Pleasant Group cemetery price lists effective July 1, 2026, for Mount Pleasant Cemetery and Duffin Meadows Cemetery (mountpleasantgroup.com/what-we-offer/pricing/price-lists), funeral home figures blended from current published price lists of Mount Pleasant Funeral Centre and Arbor Memorial GTA funeral homes (Highland, McDougall and Brown, Glendale, Glen Oaks), and Haven's live prices in July 2026 (havencasket.com/caskets, [/cremation-urns](https://havencasket.com/cremation-urns), [/flat-markers](https://havencasket.com/flat-markers), [/headstones-upright-monuments](https://havencasket.com/headstones-upright-monuments)). Use the live estimator at havencasket.com/funeral-cost-estimator for current casket, urn, and planning figures.

How this relates to the estimator. The Haven estimator uses the midrange casket and urn figures below. For burial, it uses a \$5,000 plot allowance and adds \$1,300 to \$2,200 for interment. It does not include monuments, markers, cemetery foundation fees, or premium cemetery sections.

- For its midrange casket setting, the Haven estimator uses \$3,600 to \$5,000 at funeral homes and \$2,200 to \$3,500 factory direct from Haven. Its premium setting uses \$5,000 to \$12,000 at funeral homes and \$3,500 to \$5,000 from Haven. Compare the same model when available, or the closest equivalent specifications.
- For its midrange urn setting, the Haven estimator uses \$700 to \$1,400 at funeral homes and \$180 to \$280 factory direct from Haven.
- Haven's 16 by 10 inch granite flat markers start around \$600, designed and engraved in Markham. Mount Pleasant Group's July 2026 lists show 16 by 10 inch granite markers from \$940. Granite colours differ, so compare like for like.
- Haven's upright monuments start around \$1,800, designed and engraved in Markham. Mount Pleasant Group's July 2026 lists show uprights from \$4,160 to \$10,885.
- Published July 2026 cemetery price lists show single grave examples from about \$4,300 at some cemeteries to more than \$90,000 in selected sections at others. Two cemeteries run by the same operator can differ by more than ten times for a similar grave. This wider range is provided for context and is not used by the estimator.
- Foundation fees are set by each cemetery. As one example, Mount Pleasant Group's July 2026 lists charge \$277 per square foot with a \$715 minimum.

Prices reflect 2026 Ontario examples and change over time. Every cemetery and funeral home sets its own prices.