

# Steadman Holdings Limited operating as

# Steadman Brothers Funeral Chapels

Person in charge of day to day operations: Mark A. Steadman 3040 Brigden Road, Brigden Ontario N0N 1B0 · Tel: 519-864-1193 · Fax: 519-864-1628 Website: www.steadmanbrothers.ca · Email: steadmanbrothers@hotmail.com

**Price List** 

Effective date: February 1, 2022

We are pleased to offer you this price list of services and products. We hope this will aid you and your loved ones in your decisions, whether they are for pre-arrangements, pre-payment or at need services. Every effort has been made to simplify and assist you in your decision making. The following pages are a breakdown of the pricing for services and products, so you can select and personalize the type of service you wish for yourself and your loved one.

Celebrating the life of a loved one with love, dignity, special moments and fond memories are essential for a healthy recovery for those who were a part of a life and now must say good-bye. Please consider your loved ones when making funeral arrangements. Take the time to think and discuss with your family the many available options and choices involved in planning one of the most important events, the celebration of a life.

The prices set out in this schedule are effective from the date shown at the top of the page and are subject to change without notice. This list does not include prices for items which the funeral home is asked to purchase on behalf of the purchaser, such as newspaper notices, municipal death registration fees, coroner's fees or other items and services. These items will be shown as disbursements on our final account to the purchaser. We encourage those making funeral arrangements to make practical choices.

If you have any questions of concerns, please contact us and we will be more than happy to assist you in any way possible.

Kindest Regards,

Mark Steadman

Adam Steadman

# PROFESSIONAL & STAFF SERVICES

**Basic Professional Fees** 

# Professional consultation with licensed personnel, including, but not limited to, expert advice on options to meet your needs, including essential services, advising regarding possible government benefits, co-ordinating and directing staff with agents such as hospitals, nursing homes, cemeteries and crematoriums. Includes all necessary paperwork associated with funeral arrangements. A basic professional fee is payable whenever we provide services to you.

# **Co-ordinating Rites and Ceremonies**

Co-ordination of all rites and ceremonies, before, during and after they have been provided, including services and supplies provided by us, as well as those provided by third party suppliers.

# **Documentation – permits, forms, etc.**

Completion and filing of all documents necessary to carry out the services and supplies requested, including, but not limited to, death registration, burial permit, coroner's certificate for cremation, documentation necessary to ship the body out of the province. Provision of unlimited Proofs of Death issued by Steadman Brothers Funeral Chapels (our proofs of death are usually accepted for most estate settlement purposes, but sometimes a provincial "Death Certificate" will be necessary and is available from the Office of the Registrar General)

### **Transport Remains**

- Staff for transportation of the remains from one place to another, for example the hospital to our premises, or from our premises to the cemetery or crematorium using a transfer vehicle, for distances not exceeding 25km. A charge applies for each transport request.
- Additional staff services charge for removal from a residence, other noninstitutional setting, or for remains in excess of 250lbs, or removals beyond 25kms.

**Basic Preparation of Remains** (requires Facilities for Preparation/Embalming/Shelter) The preparation of the body for placement into the casket or cremation container. May include bathing, dressing of the body, hair dressing, setting of facial features, cosmetics, sanitation and exterior disinfection of the body. Also charged for identification or viewing of remains without embalming.

### **Embalming of remains**

Embalming is the process of replacing blood and bodily fluids with chemical preservatives. It is a process of sanitation, restoration and temporary preservation. Embalming is not legally required, but may be recommended to preserve the body between the time of death and the visitation or disposition of the deceased. Our professional funeral directors will make a recommendation based on the condition of the body and expected service needs. This charge is in addition to Basic Preparation of Remains.

### **Staff Services for Visitation**

Staff to co-ordinate, oversee and direct the visitation (informal gathering) and charged for each period up to approximately 2½ hours.

\$ 650.00

\$ 250.00

250.00

125.00

75.00

\$ 175.00

300.00

\$ 225.00

Staff Services for Ceremony Staff to co-ordinate, direct and oversea the ceremony or memorial service.	\$ 300.00
FACILITIES Basic Facilities This is a minimum charge made by the funeral home in all cases for the use of our general facilities and common areas including parking areas open to the public, public washrooms, arrangement office, casket display room and other facilities and equipment required to operate as a licensed funeral home.	\$ 300.00
Facilities for Preparation/Embalming/Shelter Facilities used to prepare, embalm and/or shelter the body. This charge applies whenever the body is in our facility for any purpose.	\$ 225.00
Facilities for Visitation (requires Staff Services for Visitation) Designated facilities and equipment used for each visitation period (morning/afternoon/evening/day or any part) up to approximately 2½ hours.	\$ 225.00
Facilities for Ceremony (requires Staff Services for Ceremony) Charge for designated facilities at our Funeral Home used for each ceremony or memorial service.	\$ 300.00
VEHICLES Transport Remains Transportation of the remains from one place to another, for example the hospital to our premises, or from our premises to the cemetery or crematorium using a transfer vehicle, for distances not exceeding 25km. A charge applies for each transport request.	\$ 125.00
Service Vehicle Used by our staff in making arrangements, picking up and filing documentation necessary for our services and any other trip that are necessary in conjunction with the services being performed by us.	\$ 250.00
Funeral Coach Includes the transportation of the deceased from our facility to the place of the ceremony and/or to the place of final disposition.	\$ 300.00
Clergy/Lead Vehicle Used for transportation of the clergy from our facility to the place of the ceremony and/or to the place of final disposition. Used to lead the funeral procession as a safety precaution.	\$ 125.00
Mini Funeral Coach A smaller version of the funeral coach that can be used for transportation of ashes from our facility to the place of the ceremony and/or to the place of final disposition.	\$ 150.00
<b>Transport Remains – Additional Mileage</b> Mileage travelled beyond the initial 25km from our facility will be charged at a rate of \$2.00/km for each vehicle. Mileage will be charged one way (ex. From our facility to final destination)	\$ 2.00/km

OTHER SERVICES OR SUPPLIES Tribute Supplies Package (\$440 Value) Includes: Register Book (\$65), Thank-you Cards (\$50), Slide-Show & USB (\$100), Memorial Candle (\$25), Memorial Cards (\$200)	\$	390.00
<ul> <li>Engraving on Monument</li> <li>Includes the standard engraving of the final date (year) of death. Extra charges for names, dates, pictures, etc.</li> </ul>	\$	250.00
• Includes the standard engraving of the full date of death (month, day, year)	\$	275.00
Cemetery Equipment	¢	200.00
<ul> <li>Includes Cemetery Equipment such as grass and lowering device for casket.</li> <li>Includes grass and urn box for burial of ashes graveside.</li> </ul>	\$ \$	200.00 75.00
<ul> <li>Tent rental for graveside.</li> </ul>	\$	150.00
Additional Preparation Of Remains May be necessary when embalming autopsy or organ donation cases. Also, in some circumstances, additional restorative efforts beyond those captured in the standard embalming procedure are necessary to enhance the appearance of the deceased. In such cases, the funeral director will discuss the available options and their cost.	\$	100.00
Removal of Pacemaker or Implant  The removal of a pacemaker or implant will be carried out by a licensed professional.	\$	100.00
<ul> <li>Graveside Service</li> <li>Funeral Director to attend graveside burial of remains or cremated remains.         Also includes scattering of cremated remains in accordance with Ontario and municipal laws and by-laws on land. Fees for scattering from a plane or boat will be in addition to this charge and will be discussed upon request.     </li> </ul>	\$	200.00
<ul> <li>Funeral Director to attend and perform the ceremony at the graveside burial of remains or cremated remains.</li> </ul>	\$	75.00
Equipment for Offsite Ceremony/Visitation Additional charge if the ceremony or visitation takes place at an off-site location, an equipment charge, set-up, transportation fee and additional staff services charge will apply.	\$	250.00
Refundable Deposit for Cremated Remains  When human remains are to be cremated, a refundable deposit will be required to be paid. If the cremated remains are not claimed within one year of the cremation, the deposit may be used to inter the cremated remains in common ground. If the cremated remains are claimed before they are interred, the deposit will be refunded	\$	350.00
<b>Refrigeration</b> Additional charge (for up to 4 days) for refrigeration for those families who have declined embalming. This helps to slow down the process of decomposition and helps permit identification to occur.	\$	40.00/day
<b>Tribute Equipment</b> Use of TV/DVD in the funeral home for displaying personal tributes provided by	\$	50.00

someone other than the funeral home.

USB Stick Digital copy of family photos/slideshow	\$ 25.00
<b>Sign-Up / Zoom</b> Fee for organizing the sign-up for visitation and/or video production for Zoom.	\$ 250.00
Body Pouch Used for removals and/or storage of remains	\$ 40.00

# **CASKET SELECTION**

**Sizes:** Youth – 18"L, 24"L, 32"L, 42"L Adult – approximately 80"L x 30"W x 20"H

Oversized – approximately 85"L x 35"W x 25"H

VICTORIAVILLE CASKE		1
Name & Model Number	Description	Price
Woodstock PC #10-5750-00	Quality Appalachian Red Oak Construction, Topaz Colour Treatment, Lustrous Satin Finish, Interchangeable	\$ 4,600.00
	"Keepsake" E-Z Fix Corners, Beige Velvet Interior	
Maxima PC	Quality Appalachian Red Oak Construction, Fawn Colour	\$ 4,200.00
#10-5710-10	Treatment, Lustrous Satin Finish, Interchangeable	ψ 1,200.00
110 3710 10	"Keepsake" E-Z Fix Corners, Fully Lined In Tan Crepe,	
	Wood Bar Handles	
Fairholme KP	Appalachian Red Oak Construction, Shaded Saffron Colour	\$ 4,100.00
#10-700-30	Treatment, Hand-Rubbed High Gloss Finish, Octagon End	Ψ,100.00
#10-700-30	Design, Lined In Blush Pink Crepe, Embroidered Single	
	Rose In Back Panel	
Barnwood PC		\$ 4,000.00
	Solid Oak Construction, Antique Barnwood Finish, Fully	\$ 4,000.00
WR250-00582	Lined Natural Cotton, Brushed Antique Gold Swing Bar	
Drietal DC	Hardware Ovelity Penley Construction / Perceptible Confederation	¢ 4 000 00
Bristol PC	Quality Poplar Construction/Reversible, Confederation	\$ 4,000.00
#50-5450-00	Colour Treatment, Hand-Rubbed High Gloss Finish, Cut-in	
	Coil Beading, Fully Lined In Tan Crepe, Brushed	
100	Copper/Bronze Tone Hardware	<b>A. 2.</b> 0.00 0.0
Homeward PC	Veneer Sided Poplar Shell with Solid Poplar Components,	\$ 3,900.00
#52-5410-00	Traditional Titian Colour Treatment, Hand-Rubbed High	
	Gloss Finish, Interchangeable "Keepsake" E-Z Fix Corners,	
	Tan Crepe Interior	
Scotian PC	Veneer Sided Oak Shell with Solid, Oak Components, Fawn	\$ 3,700.00
#12-84-08	Colour Treatment, High Gloss Finish, Urn Corners, Beige	
	Crepe Interior, Wood Bar Handles	
*224 Essex Champagne PC	20 Gauge Steel Accoseal, Champagne Colour Treatment,	\$ 3,600.00
#A-02-800	Acrylic Lustrous Finish, Accoseal Pressure Tested, Fully	
	Lined In Tan Crepe, Coordinated Overthrow, Metal Handles	
Montclair PC	Quality Appalachian Ash and Veneer Construction, Shaded	\$ 3,500.00
#32-84-08	Fawn Colour Treatment, High Gloss Finish, Carved Corners,	
	Fully Lined In Beige Crepe, Wood Bar Handles, Antique	
	Gold Tone Bar Hardware	
Crofton KP	Veneer Sided Oak Shell with Solid Oak Components. Fawn	\$ 3,400.00
#12-70-30	Colour Treatment, Lustrous Satin Finish, Plain Wood	
	Corners, Light Eggshell Satin Interior	
Digby PC	Quality Appalachian Ash and Veneer Construction, Saffron	\$ 3,200.00
#32-62-12	Colour Treatment, Gloss Finish, Simplistic Wooden	
	Corners, Beige Crepe Interior, Wood Bar Handles, Bronze	
	Tone Swing Bar Hardware	
Berry PC	Quality Appalachian Ash and Veneer Construction, Fawn	\$ 2,900.00
#32-62-13	Colour Treatment, Gloss Finish, Lined in Beige Crepe, Gold	, ,, ,, ,, ,, ,,
	Stationary Bar	
Brunswick PC	<u> </u>	\$ 2,800.00
#32-6610-00	Quality Appalachian Ash and Veneer Construction, Flax	\$ 2,000.00
	Colour Treatment, Gloss Finish, Simplistic Wooden	
	Corners, Lined in Beige Crepe	
Austin PC	Quality Poplar and Veneer Construction, Shaded Light	\$ 2,700.00
#52-34-02	Titian Colour Treatment, Lustrous Satin Finish, Lined in	

	Beige Crepe, Gold Stationary Bar Hardware	
Winfield PC #52-5430-20	Veneer Sided Poplar Shell with Solid Poplar Components, Lustrous Satin Finish, Snap-in Dish Interior, Fully Lined In Tan Crepe, Wood Bar Carriers	\$ 2,600.00
Melrose PC WR252-41308	Poplar and Veneer Construction, Light Titian Colour Treatment, Satin Finish, White Crepe Interior, Simplistic Wooden Corners, Bronze Tone Swing Bar Hardware and Handles	\$ 2,500.00
Alfred PC #52-417-102	Veneer Sided Poplar Shell with Solid Poplar Components, Titian Colour Treatment, Satin Finish, Cut-in Grooves, Lined in Beige Crepe, Metal Lug and Swing Bar Hardware	\$ 2,200.00
Puma PC #52-652-00	Solid Poplar and Veneer Components, Satin Finish, Rustic Brown Colour Treatment, Satin Finish, Lined in Beige Crepe, Wood Bar Carriers,	\$ 1,800.00
Wildwood Alder PC #M-25A-6D	Simplistic Shell Design with Base Moulding, Cremation Oriented Product, Semi-Raised Flat Top, Alder Woodgrain Exterior Finish, Lined in Beige Crepe Interior, Fixed Solid Wood Bar Carriers	\$ 1,500.00
Diamond PC #51-497-01	Quality Solid Poplar Construction, Natural Finish, Casket Body 100% Wood, Dowelled Assembly, Raised Flat Top White Crepe Interior, Wood Bar Carriers	\$ 1,300.00
Winston -100PC #90-452-01	Cloth Covered Casket, Blue Figured, White Silk Interior, Metal Handles	\$ 1,200.00
Hampton – 15LP #90-901-92	Cloth Covered Casket, Gray Plain, White Silk Interior, Wood Carriers	\$ 950.00
Glenbar LP #80-5070-92	Solid Select Wood Construction, Cremation Oriented Product, Natural Finish, Basic White Crepe Interior, Wood Bar Carriers, More Than 99% Combustible Materials	\$ 535.00
STEADMAN BROTHERS		
Name & Model Number	Description Plywood Construction, No Interior, For Basic Cremations	<b>Price</b> \$ 385.00

<sup>\*</sup> identifies which caskets are NOT suitable for cremation.

# **URN SELECTION**

**Sizes:** All urns are suitable for 1 set of ashes unless otherwise specified

BÉGIN URNS			
Name & Model Number	Description	Price	
Dyed Maple Wood Urn #970406	Solid Maple, vertical walnut, 6.5"x7.5"x8.75" 230 cu	\$425.00	
COMMEMORATE GROUP INC.			
Name & Model Number	Description	Price	
Black Odyssey A231	Solid Brass, Etched, 10"x6.5"x6.5"	\$ 395.00	
Black Odyssey Keepsake K231	Solid Brass, Etched, 3"x2"x2"	\$ 100.00	
Federal Oak A2050	Solid Oak Rectangle, 7"x7.5"x12"	\$ 395.00	
Floral Etched A124	Solid Brass, Etched, 10"x5.5"x5.5"	\$ 425.00	
Floral Etched Keepsake K124	Solid Brass, Etched, 3.3"x2"x2"	\$ 100.00	

Returning Home A501	Solid Brass, Etched, 10" x6"x6"	\$ 475.00
Returning Home Keepsake K501	Solid Brass, Etched, 3.3"x1.5"x1.5"	\$ 100.00
Returning Home Tea Light T501	Solid Brass, Etched, 5" high, 20 Cubic Inch	\$ 150.00
Soaring Doves Keepsake Heart K632	Solid Brass, Etched, 3", 2.5 Cubic Inch	\$ 125.00
Infinity Pewter A210	Solid Brass, Etched, 10"x5.5"x5.5"	\$ 330.00
Infinity Pewter Keepsake K210	Solid Brass, Etched, 3"x1.5"x1.5"	\$ 100.00
Monarch Jali A250	Solid Brass, Etched, 11" x7"x7"	\$ 535.00
Monarch Jali Keepsake K250	Solid Brass, Etched, 3.3" x1.75"x1.75"	\$ 100.00
Monarch Jali Keepsake Heart H250	Solid Brass, Etched, 3", 2.5 Cubic Inch	\$ 125.00
Monarch Jali Tea Light T250	Solid Brass, Etched, 5", 20 Cubic Inch	\$ 150.00
Prairie Wheat A131	Solid Brass, Etched, 9.75"H x 6.25"D	\$ 395.00
Prairie Wheat Keepsake K131	Solid Brass, Etched, 3" x1.75"x1.75"	\$ 100.00
•	, ,	
CUSTOM WOODS BY CARL		
Name & Model Number	Description	Price
Rectangle Urn #9-1196	Burled Design, 7.5"x9"x6"	\$ 389.00
Tall Urn #9-1186	Burled Design, 10.5"x6"x6"	\$ 389.00
	3 /	
DAVE'S CUSTOM CREATIONS	S	
Name & Model Number	Description	Price
Jane	Custom wood design, 200ci	\$ 300.00
Boswell	Custom wood design, 200ci	\$ 300.00
Sydenham	Custom wood design, 200ci	\$ 300.00
Mill	Custom wood design, 200ci	\$ 300.00
Adelia	Custom wood design, 200ci	\$ 300.00
Duncan	Custom wood design, companion 400ci	\$ 500.00
DODGE URNS		
Name & Model Number	Description	Price
Cambridge Ruby #950122	Bonded minerals and resin, 7"x10"x7"	\$ 405.00
Cambridge Desert Sand #950114	Bonded minerals and resin, 7"x10"x7"	\$ 405.00
Cambridge Tanzanite #950123	Bonded minerals and resin, 7"x10"x7"	\$ 405.00
Cambridge Stone #950121	Bonded minerals and resin, 7"x10"x7"	\$ 405.00
Cambridge Natural #950120	Bonded minerals and resin, 7"x10"x7"	\$ 405.00
Imperial Bronze #950110	Contoured, metallic powdered finish, 11"x7.5"x7.5"	\$ 415.00
Imperial Bronze Candle #950127	Candle with keepsake urn, metallic finish, 4"x2"x2"	\$ 150.00
Classic Mahogany #950205	Mahogany wood, high gloss finish, 11"x6"x7"	\$ 490.00
Dartmouth Rosewood #972351	Cherry wood, gloss finish, contoured square, 8"x8"x8"	\$ 330.00
Bristol Rosewood #972353	Cherry wood, gloss finish, rectangle, 8"x7"x7"	\$ 330.00
Franklin Rosewood #972350	Cherry wood, gloss finish, stands, 11.5"x7"x7.5"	\$ 330.00
Grecian Marble Parquet #950426	Handcrafted marble, 11"x7.5"x7.5"	\$ 495.00
Cloisonné Tree of Life #950210	Brass and enamel, Rosewood base, 11"x7.5"x7.5"	\$ 560.00
Cloisonne Tree of Life Keepsake	Brass and Enamel, Rosewood base, 2"x1.5"x1.5"	\$ 125.00
Snap-Lock Bronze Sheet #956700	Polished bronze, rectangle, 7"x5.5"x5.5"	\$ 150.00
Legacy Cherry Adult #950750	Picture Frame, 9.5"H x 11.5"W x 3.4"D, 200 ci	\$ 495.00
•		
DONN ZVER POTTER		
Name & Model Number	Description	Price
Pearl White DZ104	Handcrafted clay, kiln fired and decorated, 9"x7"x7"	\$ 449.00
	Handcrafted clay, kind filed and decorated, 9 x/ x/	Ψ ++ 2.00

FABHAVEN INC.		
Name & Model Number	Description	Price
Devine Black FD180	Cultured Marble, rectangle, 6"x10"x7"	\$ 459.00
Devine Burgundy FD170	Cultured Marble, rectangle, 6"x10"x7"	\$ 459.00
Rosewood Pink	Cultured Marble, Rose on top, 6"x10"x7"	\$ 479.00
		I
GRAVURE CRAFT Name & Model Number	Description	Price
Heirloom UR-19095HEIR	Brass urn with burled finish, 10"x6"x6"	\$ 459.00
MAMA GOOSE AND COMPAN	Y	
Name & Model Number	Description	Price
Floral Pink 15	Pearl gloss finish with floral print, 10"x8"x8"	\$ 399.00
Floral Pink Miniature 15	Pearl gloss finish with floral print, 3"x2.75"x2.75"	\$ 100.00
VICTORIAVILLE & CO		
Name & Model Number	Description	Price
Allen US120-00003	Solid Maple, Satin Finish, 11.5"x7"x6", 200ci	\$ 440.00
Allen Companion UD120-00001	Solid Maple, Satin Finish, 13.5"x8.5"x6.5", 400ci	\$ 700.00
Ivory Rose Bouquet US550-00006	Ceramic, 7.75 "Dia x 10" H, 240ci	\$ 450.00
Serenity Angel Keepsake UK335-20002	Cultured Granite, 4.78"W x 2.5"D x 10.5"H, 30 ci	\$ 225.00

# VAULT SELECTION

RON CANTON LTD.		
Name	Description	Price
Wilbert Monticello Urn Vault	Urn Vault, 12½" x 12½" x 13¾" inside. Concrete	\$ 495.00
MONTUV	exterior with Strentex plastic-reinforced cover and	
	base. Painted Bronze, Silver or Gold	
Standard Vault SV30x86	Concrete Burial Vault, 30"x86" inside with sealed lid	\$ 900.00
Standard Vault, with painted lid	Concrete Burial Vault, 30"x86" inside with sealed	\$ 1000.00
and name plaque SV30x86NP	lid. Vault and lid are painted Bronze, Silver or Gold.	
	Comes with plaque showing name and birth and	
	death years, and choice of wreath, crucifix or	
	Masonic emblem decoration.	
Wilbert Monticello	Burial Vault, 30"x86" inside. Concrete exterior with	\$ 1,400.00
MONT30x86	Strentex plastic-reinforced cover and base. Lid is	
	painted Bronze, Silver or Gold. Comes with plaque	
	showing name and birth and death years, and choice	
	of wreath, crucifix or Masonic emblem decoration.	
VICTORIAVILLE & CO		
Name	Description	Price
Standard Vault G0000-20011	Polystyrene, Volume 910 ci	\$ 250.00
	Outside dimensions 12"W x 16 ½" D x 9 ½" H	
Oversize Vault G0000-20031	Polystyrene, Volume 1680 ci	\$ 325.00

### **DISBURSEMENTS**

Disbursements are items arranged for and possibly paid for on your behalf by us. You are expected to pay for these items at the time the contract is entered into. The following are some items that are often identified as disbursements.

Coroner's fee – this is a fee charged by the coroner for issuing a certificate that allows cremation to take place. The fee is set by the Chief Coroner for Ontario.

Clergy honorarium – this is an amount paid to the clergy for their services. In some cases the amount is set by the clergy, in others it is an amount to be determined by you.

Newspaper or radio notices – these are charges for death notices placed in newspapers or radio or other media outlets.

Municipal death registration fee - this is a fee charged by the local municipality to register the death. The fee is set by the municipality and may vary.

# PAYMENT, FINANCING AND FUNDING

We are proud to offer various payment, funding and financing options to our clients.

# **Payment**

Unless otherwise specified, payment is due within 30 days of signing the contract. Payment may be made by cash, cheque, or bank draft. Payment plans are also available to meet most budgets. Financing charges apply to payment plans. Beyond the allotted time, interest will be charged at a rate of 2% which is equivalent to 24% per annum (APR).

If you are pre-paying for services or supplies, pre-authorized chequing is also available.

# **Financing**

Our payment plans give you the option of making payments over time. We offer a competitive financing program, administration fees and interest rates.

### **Funding**

For your convenience, we offer two funding options when prepaying services or supplies. When prepaying, you pay for the services and supplies today and the money will be used to pay for the services and supplies when they are delivered at the time of death.

**Trust:** You may pay the money directly to us and we will place it in trust, where it will accrue interest until the contract is fulfilled (when the services and supplies are delivered) or the contract is cancelled.

**Insurance:** You may purchase an insurance contract where the proceeds of the insurance contract will be used to pay for the services or supplies at the time they are delivered or the contract is cancelled.

Additional information is available upon request.