

CIG Muslim Burial Plan (MBP)

Frequently Asked Questions (FAQ)

This FAQ document is intended to provide general guidance regarding the updated Muslim Burial Plan (MBP) of the Council of Islamic Guidance Inc. (CIG). Members are encouraged to review the official MBP Master Document for complete terms, conditions, and requirements.

1. Why was the MBP revised?

The MBP terms and fee structure had not been revised for many years despite significant increases in burial, cemetery, and operational costs. The revised structure is intended to support the long-term sustainability of the Plan while continuing to serve the community responsibly.

2. When do the updated terms and fees become effective?

The revised terms and fees apply immediately to all new enrollments. For existing MBP participants, the updated annual renewal fees will become applicable starting in 2027.

3. Do existing members need to pay the initiation fee again?

No. Existing MBP participants are not required to pay the initiation fee again. The revised initiation fee structure applies only to new enrollments.

4. Why are initiation fees based on age?

Age-based initiation fees help ensure fairness and long-term sustainability by balancing future burial costs with expected contributions over time.

5. What does the MBP cover?

The MBP coordinates core burial arrangements including transportation to the Ghusal Khana at Al Mahdi Islamic Centre, Ghusal, Kafan, Salat-e-Mayyat, burial arrangements, standard Kafan and wooden coffin, burial plot at designated cemetery, Talqeen recitation, and burial documentation.

6. What is not covered under the MBP?

Transportation outside the GTA, burial in non-designated cemeteries, and additional costs associated with non-standard arrangements are not covered. Certain cases requiring licensed funeral service providers may also fall outside the Plan's coverage.

7. Is the MBP an insurance policy?

No. The MBP is a cooperative community support program and not an insurance product. Services are provided on a best-effort basis in accordance with the Plan's policies and available resources.

8. Who is eligible to join the MBP?

The MBP is available to registered CIG members residing within the Greater Toronto Area (GTA), subject to approval and compliance with the Plan's requirements.

9. Is there a waiting period before coverage becomes effective?

Yes. A waiting period of three (3) months applies from the date of approval and receipt of applicable fees before coverage becomes effective.

10. What happens if membership is not renewed by January 31?

Failure to renew by January 31 may result in suspension or lapse of coverage until all outstanding amounts, including any applicable late fees, are paid and membership is reinstated.

11. Is there a late fee for renewals?

Yes. A late fee of \$200 applies to MBP renewals completed after January 31.

12. Can the initiation fee be paid in installments?

Yes. Subject to approval, the initiation fee may be paid in installments over a period not exceeding twelve (12) months.

13. What happens if a member passes away during the installment period?

Any remaining balance of the initiation fee becomes immediately due and payable by the family prior to the provision of MBP burial services.

14. Why are fees reviewed periodically?

Burial and operational costs continue to increase over time. Periodic reviews help ensure that the MBP remains financially sustainable and capable of serving the community responsibly.

15. How often will the MBP fee structure be reviewed?

The Executive Committee will conduct a formal review periodically, generally at least once every three years, with interim reviews possible if there are significant changes in burial costs, inflation, or claim experience.

16. Are MBP fees tax deductible?

No. MBP subscription fees are not tax-deductible. However, eligible donations toward burial-related initiatives may qualify for tax receipts in accordance with applicable laws.

17. Where can I access the full MBP document and enrollment forms?

The complete MBP Master Document and enrollment forms are available on the CIG website.

For further information:

Email: ec@cig.ca

Website: www.cig.ca