



MUSLIM BURIAL PLAN

A Non-Profit Cooperative Plan Sponsored by
The Council of Islamic Guidance



MUSLIM BURIAL PLAN - COVERAGE AND RULES

It is very expensive to die these days. Will you believe that the cost is in excess of \$6,000!

This expense is an unavoidable responsibility on the heirs of the deceased at a time when the family is grieving the loss of their dear one.

The Council of Islamic Guidance Inc. (CIG) has launched this Muslim Burial Plan (MBP) on a cooperative basis to help the grieving families at their time of distress. It is operated on a no-profit basis on strict self-help principles to fulfill an essential need.

It is like an insurance policy. Therefore delay or non-payment of the annual subscription is not tolerated. Membership is open to all the members of CIG living in the GTA. There will be a waiting period of three (3) months after the approval of membership application and receipt of membership fee to the date the applicants are entitled for the benefits.

The membership should be renewed before January 31st each year irrespective of when it was initially subscribed.

The application (initiation) and renewal fee schedule is on the following page.

The subscriptions for the MBP are not tax deductible charitable contributions under the income tax laws. However, any donations towards much needed advance purchase of burial plots, and materials used for Ghusal and Kafan are tax deductible and will be highly appreciated.

CIG reserves the right to make amendments and changes to the rules and burial plan contributions from time to time as and when deemed necessary by the Executive Committee.

Upon notification to the CIG and after the death

certificate has been issued the dead body will be transported to the Ghusal Khana at Al-Mahdi Islamic Centre in Pickering.

Volunteers must be provided by the family or friends of the deceased to help in performing the Ghusal and Kafan rites.

The Ghusal, Kafan, Burial and all other rites shall be performed for the dead body as per Jafri faith of Islam only by the CIG as soon as possible. The CIG is not responsible for unforeseen delays beyond its control. Standard Kafan and wooden coffin will be provided for the burial. The heirs may use their own special Kafans if they so desire. Salat-e-Mayyat will be performed and the dead body will be transported to the allocated cemetery.

Plot for burial along with the opening and closing labor will be provided at the allocated cemetery. Talqeen will be recited at the grave site.

Transportation outside the GTA and burial in any cemetery other than the allocated one is not covered by the MBP. Additional transportation or other relevant charges will apply in such cases. A softcopy of the burial certificate will be provided via e-mail for immediate use by the heirs of the deceased.

Under the terms of permit issued by the Government of Ontario, any services to non-members of the MBP can not be provided. Being a cooperative non-profit institution, CIG is not allowed to charge for any services separately.

According to the government regulations only non-contagious deaths will be handled under the MBP. All other death categories should be dealt with by certified undertakers and their service charges are not covered under MBP.

MUSLIM BURIAL PLAN - PAYMENT SCHEDULE

First time payment with application for new participants

| *FAMILY Participation | | SINGLE Participation | |
|---|-------------|----------------------|-------------|
| AVERAGE AGE BRACKET OF HUSBAND AND WIFE | AMOUNT | AGE | AMOUNT |
| Up to 25 years | \$325 | Up to 25 years | \$250 |
| 25+ to 35 years | \$750 | 25+ to 35 years | \$500 |
| 35+ to 40 years | \$1,500 | 35+ to 40 years | \$1,000 |
| 40+ to 45 years | \$2,250 | 40+ to 45 years | \$1,500 |
| 45+ to 50 years | \$3,000 | 45+ to 50 years | \$2,000 |
| 50+ to 55 years | \$3,750 | 50+ to 55 years | \$2,500 |
| 55+ to 60 years | \$4,500 | 55+ to 60 years | \$3,000 |
| 60+ to 65 years | \$6,000 | 60+ to 65 years | \$4,000 |
| 65+ to 70 years | \$6,750 | 65+ to 70 years | \$4,500 |
| 70+ to 75 years | \$7,500 | 70+ to 75 years | \$5,000 |
| 75+ years | Actual cost | 75+ years | Actual cost |

Annual renewal fee for existing and new participants - due 31st January

| | | | |
|--------|-------|--------|-------|
| Family | \$150 | Single | \$100 |
|--------|-------|--------|-------|

***Family participation includes** - Husband, wife and children (less than 18 years of age or up to 25 years age if full time student).