

BEFORE YOU PAY FOR A CEMETERY SPACE

An Alabama family checklist for prepaid burial spaces, cemetery services, vaults, and memorials

Important: This guide helps you ask the right questions before you pay. It does not accuse any cemetery or person of wrongdoing, and it is not legal advice.

1. Verify who is selling the contract

If you are being offered a preneed cemetery contract - a payment made before a death for cemetery merchandise or services to be provided later - verify both the business and the person selling it.

Ask for: the business name, its Certificate of Authority number, the salesperson's full name, and their Preneed Sales Agent registration.

Alabama requires a valid Certificate of Authority before a person may sell or receive funds for a preneed contract. Individuals who offer or sign preneed contracts for the public must be registered as Preneed Sales Agents and affiliated with the Certificate of Authority they represent.

[Search approved companies and registered sales agents](#)

2. Identify exactly what you are buying

Do not rely on "a package." Request a signed, itemized contract that separates each item and service:

- ☐ Interment right / burial space
- ☐ Opening and closing
- ☐ Vault or outer burial container
- ☐ Monument or headstone
- ☐ Foundation and installation
- ☐ Perpetual or special care

A burial-space sale by itself can be different from a preneed contract if ownership is delivered upon payment and no future service is included. If you are paying now for work to happen later, ask whether the agreement is a preneed contract.

3. Get the location and the cemetery records

Before paying, ask the cemetery to write the exact location on your documents: section, lot, and grave number - or the precise crypt or niche number.

For an Endowment Care Cemetery, Alabama requires records of interment-space owners, the location of lots, crypts, and niches, a plat map at the cemetery business office, and a file showing the date, lot, and space number for every burial or entombment.

Ask to see: the map marking your space, the cemetery's written Rules and Regulations, and your receipt and contract number.

4. Ask how your payment is protected

For a preneed contract, ask which funding method is written into the contract. Alabama recognizes these funding vehicles:

Trust Insurance or annuity Surety bond Letter of credit

Ask for the name of the company, trustee, insurer, or financial institution. Do not accept “your money is safe” as the only answer.

5. Understand Endowment Care

Except for cemeteries operated by government or religious institutions, Alabama cemeteries that charge fees or sell burial spaces and related services are classified as Endowment Care Cemeteries. They must maintain an irrevocable endowment-care trust fund for cemetery grounds.

Ask: “Is this an Endowment Care Cemetery? What is your ECC number?” Also ask for the cemetery’s written Rules and Regulations and the list of owners and directors, which must be available to the public at its business office.

6. Keep your family protection file

Keep copies of these items together:

- ☐ Signed contract ☐ Itemized receipt ☐ Salesperson’s name and registration
- ☐ Cemetery map / plot location ☐ Cemetery rules ☐ Headstone or monument order
- ☐ Emails, text messages, and dated photos

For a headstone order, make sure the final written order includes the name spelling, design, dimensions, material, foundation, installation, responsible company, expected timing, and refund or cancellation policy.

If something does not match

First, ask the cemetery for a written explanation and keep a copy. If the matter concerns a preneed sale, salesperson authorization, cemetery contract, or regulated cemetery issue, contact the Alabama Board of Funeral Service. The Board can provide regulatory information and accepts consumer complaints. A dispute about land title, ownership, damages, or a specific legal remedy may require an Alabama attorney.

[Verify a company or Preneed Sales Agent](#)

[View consumer preneed information](#)

[Open the Alabama Board consumer complaint form](#)

[Alabama Board: 334-242-4049](#)

[Email the Alabama Board: info@fsb.alabama.gov](#)

Legal references used for this guide: Alabama Code §§ 34-13-190 and 34-13-199; Alabama Code §§ 34-13-265 through 34-13-274; Alabama Administrative Code 395-X-9 and 395-X-12; and Alabama Board of Funeral Service consumer and Endowment Care guidance. Reviewed October 12, 2026.