

Funeral Services

PROFESSIONAL LIABILITY

Like other professionals who provide a service, funeral directors are at risk for liability exposure. An unintended error or omission while on the job could result in emotional or physical harm to another during an already difficult time. Due to perceived—or real—negligence (as a result of insured services), a distraught customer’s allegation can quickly turn to litigation, putting a business owner’s finances and reputation in danger. Our **Funeral Services Professional Liability** coverage can help by providing peace of mind about these uncertain circumstances, allowing our care-giver clients to focus their attention on the bereaved families, friends, and communities they serve.



Coverage Highlights

- Limits up to \$3 million per claim; deductibles starting as low as \$1,000
- Prior Acts coverage available
- Right and duty to defend policy
- Up to \$500 per day for loss of earnings due to required claim-related appearance
- Up to \$10,000 per policy period in claims expense for disciplinary proceedings
- Separate limit of liability for defense and claims expenses available
- Bodily injury and property damage coverage as a result of insured services available
- Privacy and first-party coverage available

FUNERAL DIRECTORS
MORTICIANS
CORONERS
CEMETERY SERVICES
MORTUARY SERVICES



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