CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-CEMETERY-CHK Rev. 09-2026

CEMETERY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for cemeteries, memorial parks, mausoleums, and columbaria. Priorities reflect typical exposure for this class; confirm against the cemetery's actual operations, trust funds, and any crematory or funeral home.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Cemetery Professional Liability**	Covers claims of interment in the wrong plot, mishandled remains, and emotional distress or loss of sepulcher — GL usually excludes these.	CORE
☐	**Commercial General Liability**	Covers visitor injuries from falling monuments, trees, uneven ground, and roads.	CORE
☐	**Commercial Property**	Covers mausoleums, chapels, offices, and maintenance buildings; confirm mausoleum values are current.	CORE
☐	**Directors & Officers / Fiduciary Liability**	Covers board members and managers for decisions about perpetual care and preneed trust funds.	PREVALENT
☐	**Crime / Fidelity Bond**	Covers theft of cash or trust deposits by employees; many states require a bond.	CORE
☐	**Workers' Compensation**	Required in most states with employees; grave excavation and heavy equipment are serious hazards.	CORE
☐	**Contractors Equipment / Inland Marine**	Covers backhoes, mowers, and lowering devices, which property policies often exclude.	PREVALENT
☐	**Commercial Auto**	Covers owned trucks and vehicles used on and off the grounds.	SITUATIONAL
☐	**Umbrella / Excess Liability**	Adds limits above GL and auto for serious visitor injuries or mass-tort claims.	PREVALENT
☐	**Crematory / Funeral Home Coverage**	Needed if either operates on the grounds — each carries its own professional and property exposures.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is cemetery professional liability. Many cemeteries carry only general liability, which responds to bodily injury and property damage but usually not to the claims cemeteries most often face: a burial in the wrong plot, a space sold twice, or remains disturbed or mishandled. Those are emotional-distress and loss-of-sepulcher claims, and one records problem can reach every family in a section. The second gap is fiduciary: board members and managers who oversee perpetual care and preneed trust funds can be held personally responsible for shortfalls, which D&O or fiduciary coverage is designed to address.

IMPORTANT — PLEASE READ