CORY WASHINGTON & CO.

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FUNERAL HOME — 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 funeral homes, including crematories, removals, and preneed sales. Priorities reflect typical exposure for this class; confirm against the home's services and facilities.

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
☐	**Funeral Director Professional Liability**	Covers misidentification, mishandled remains, wrong cremation, and emotional-distress claims — GL usually excludes them.	CORE
☐	**Commercial General Liability**	Covers visitor injuries at services, visitations, and graveside.	CORE
☐	**Commercial Auto**	Covers hearses, removal vans, and limousines, including processions.	CORE
☐	**Commercial Property**	Covers the funeral home, chapel, preparation room, and crematory equipment.	CORE
☐	**Workers' Compensation**	Required in most states; formaldehyde, bloodborne pathogens, and lifting during removals are key hazards.	CORE
☐	**Crime / Fidelity Bond**	Covers theft of cash or preneed funds by employees; often required by state law.	PREVALENT
☐	**Directors & Officers / Fiduciary**	Covers owners and managers for decisions about preneed trust funds.	SITUATIONAL
☐	**Pollution Liability**	Covers releases from embalming chemicals or crematory emissions, often excluded.	SITUATIONAL
☐	**Business Income**	Replaces income if a fire or other loss closes the home.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed coverage for this class is funeral director professional liability. General liability covers a visitor who falls, but not the claims funeral homes most dread: a misidentified body, the wrong cremated remains returned, or remains stored improperly. Those are emotional-distress claims, and one failure can reach every family the home served — as the Colorado Return to Nature case showed, where about 190 bodies were found improperly stored. Homes with a crematory or preneed trust also need to confirm coverage for those operations specifically.