

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.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.