How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A FUNERAL / MORTICIANS' PROFESSIONAL LIABILITY

- ☐ **Professional liability** for handling of remains, misidentification, cremation/embalming errors, and emotional-distress claims.

B AUTO / FLEET

- ☐ Hearses, limousines, and transport vehicles covered (often carrying families).

C GENERAL LIABILITY & PROPERTY

- ☐ **General liability** for services, visitations, and premises.
- ☐ **Property** and specialized equipment at replacement cost.

D FUNDS & CRIME

- ☐ Pre-need funds / financial responsibility addressed where applicable.
- ☐ Crime / employee dishonesty if handling client funds.

E PEOPLE & REVIEW

- ☐ **Workers comp**; **umbrella**; reviewed at least annually.

F QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have funeral/morticians' professional liability for handling-of-remains claims?"
- "Are my hearses and limousines covered with limits that reflect carrying families?"
- "Is my specialized equipment at replacement cost?"
- "If I handle pre-need funds, is that exposure addressed?"
- "Do I have crime coverage if I handle client money?"

G 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. 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.