

Funeral Home Insurance Package

Policy Highlights



Grinnell Mutual's Funeral Home Package offers strong protection for businesses that meet the following requirements:

- Buildings 25 years old or less, unless the building has been rehabilitated as to wiring, plumbing, heating, roof, etc., in the last 15 years.
- Current ownership and management have been in business at least two years.
- Total gross annual sales up to \$8 million.
- Total floor area up to 60,000 sq. ft.
- Your funeral home business does not include ambulance or EMT operations.

Important Coverages

- Newly-acquired or Constructed Property — \$500,000 per building
- Personal Property at Newly Acquired Locations — \$250,000 per building
- Completed Additions — Replacement cost or Actual Cash Value (ACV)
- Permanently Installed Machinery & Equipment — Replacement cost or ACV
- Personal Property Used to Maintain or Service the Building — Replacement cost or ACV
- Exterior Glass — Replacement cost or ACV
- All Outdoor Signs — Replacement cost
- Interior Glass — Replacement cost or ACV
- Outdoor Property — \$10,000/\$1,000 per tree, plant or shrub
- Personal Property Off Premises* — \$15,000
- Personal Effects — \$5,000
- Personal Property of Others in Insured's Care, Custody or Control — ACV
- Valuable Papers and Records* — \$10,000 on premises; \$5,000 off premises
- Money and Securities* — \$10,000 on premises; \$5,000 off premises
- Accounts Receivable* — \$10,000 on premises; \$5,000 off premises
- Forgery and Alteration* — \$2,500
- Business Income/Extra Expenses — Up to 12 months for actual losses
- Fire Department Service Charge — \$2,500
- Fire Extinguisher Recharge — \$5,000
- Water Back-up from Sewer, Drain, Pump — \$5,000
- Debris Removal — \$15,000
- Employee Dishonesty* — \$5,000
- Walks, Roadways or other Paved Surfaces — \$25,000
- Lock Replacement — \$1,000 (\$50 deductible applies)
- Ordinance and Law* — \$10,000
- Business Liability* — \$300,000
- Property damage to a funeral home visitor's auto — \$25,000
- Damage to property of others entrusted to you — \$5,000
- Funeral Director's Professional Liability coverage available
- Crematory exposure coverage available
- Cemetery and on-site florist exposure coverages available
- On-site personal liability coverage for insured or resident manager available

* Higher limits may be purchased for an additional charge. Other optional coverages are available.

These summarized coverage descriptions are intended for reference and do not include policy conditions, exclusions or limitations. For a complete description of the policy features, consult your Grinnell Mutual agent.



GRINNELL MUTUAL
REINSURANCE SINCE 1909

GMBP 6558-PH (06-10)