



Funeral Directors Association of Kentucky

Funeral directors and service professionals assist people through their darkest days, providing a priceless service to family, friends, and loved ones.

Protect your business with a company that understands your unique needs, offers innovative coverage, and stands by you when you need to file a claim.

With SECURA, you can rely on us in your time of need. We'll help you recover from your loss so you can focus on your clients in need.

Eligible Operations

- Funeral Homes or Chapels
- Cemeteries (Commercial Policy only)
- Mausoleums
- Green Funeral Homes
- Embalming Services
- Canine Crematories
- Crematories (written in conjunction with Funeral Homes)

Key Coverage Endorsements

Funeral Directors or Cemetery Professional Liability Endorsement

Protects professionals from emotional duress and defense claims

- Includes \$10,000 Exhumation Expense Endorsement
Covers exhumation of a buried body to remove items accidentally buried

Employment Practices Liability Insurance (EPLI)

Defends against costly employment-related accusations

Flex Coverages

Our Flex Coverage Limits reduce worry about having enough coverage. At the time of loss, apply your limit of \$125,000 to any combination of the six coverages below:

- Debris Removal
- Electronic Data
- Fine Arts at Described Premises
- Fire Extinguisher Recharge
- Personal Property of Others (excluding employee tools)
- Public Safety Service Charges

Coverage Features

Key coverages for the Universal WRAP include:

- Personal Property Away From Premises
 - At any Fair, Trade Show, or Exhibition..... \$15,000
 - Non-Owned Location..... \$15,000
 - Care, Custody, or Control of a Salesperson..... \$10,000
 - In Transit (any vehicle) \$15,000
- Valuable Papers and Records (other than electronic data)
 - On Premises \$25,000
 - Off Premises..... \$5,000

Value-Added Services

Exceptional Claims Service

- Once SECURA is notified of a loss, we will contact you within 24 hours, follow up regularly, and work with you until your claim is resolved.

Consultative Risk Management

- We offer risk management solutions that help you improve safety.
- For free downloadable safety programs and loss prevention articles, visit the Risk Management Resources tab on secura.net.

Coverages may not be available in all states. Coverages described are subject to all the terms and conditions of the policy, including rating, deductibles, exclusions, and limits of liability. Not all agents are authorized to write all types of insurance. Policies may be underwritten by SECURA Insurance Company or SECURA Supreme Insurance Company, affiliated companies referred to collectively as SECURA Insurance Companies. Please read the policy carefully.



Protection designed for you.

