



Care for Your Funeral Home with the Same Level of Care You Provide

You help to provide peace of mind to your clients in their time of need. With coverage and service from the member companies of the Utica National Insurance Group and your independent agent, you can have peace of mind, too.

Policies available

- Businessowners or Commercial Package Policy
- Workers Compensation
- Commercial Auto
- Umbrella

Plus Optional Specialty Add-ons:

- **Funeral Directors Professional Liability** covers malpractice errors or mistakes including damages to a deceased person's clothing, body and cremated remains
- **Funeral Directors Garagekeepers** covers cars of the grieving who are in your care
- **Pollution Coverage for Embalming Fluids** used in your operation

We also offer these important coverages:

- **Cyber protection** covers privacy and security breach liability, a breach notice service plus risk management resources to help you protect sensitive information from hackers.
- **Employment Practices Liability** provides coverage for employee allegations of harassment, discrimination, etc. Option to add coverage for accusations from customers.
- **Business Link or Business Link Plus Endorsements** for BOP that add 40+ coverages, including electronic data, employee dishonest, fine arts and much more!
- **Replacement Cost Plus** increases the building limit up to 15%. This is helpful if material and labor costs increase after a catastrophe.

Services

- **Risk Management Services and Resources** help you minimize the chance of an accident or other disruption to your operations.
- **97% Claims Satisfaction Rating.**¹ Our claim staff provides friendly and fair claims service.

¹ 2018 Claimant Satisfaction Survey

Contact your local independent agent to get a quote!

This summary represents an outline of coverage available from the companies of the Utica National Insurance Group (Utica Mutual Insurance Company, its affiliates and subsidiaries, New Hartford, New York 13413). No coverage is provided by this summary. All coverages are individually underwritten. Coverage availability, terms, and conditions are dictated by the policy and may vary by state. In the event of a loss, the terms of the policy issued will determine the coverage provided. For questions on coverages, contact your independent agent.

 **Utica National Insurance Group**
Insurance that starts with you.®

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