



COVERAGE YOU CAN COUNT ON FOR FUNERAL HOMES

Encova Insurance is focused on partnering with you to provide the small business coverage your clients need. We understand the unique risks and challenges funeral homes face - from a customer tripping over a display or a professional services claim. It's essential to protect your customers and their property and staff with funeral home business insurance. We are excited to partner with you and leverage our agent portal, Encova Edge, to make the process easier than ever before.

HOW TO GET STARTED

In Encova Edge, you can quote with confidence. You can meet your clients' needs through an efficient environment that's easy to navigate. We always recommend starting with a business owners policy, but a commercial package policy could also be appropriate based on your client's unique operation.

Helpful tips to consider:

- If total sales are over \$6 million or the studio is larger than 35,000 square feet, a commercial package policy is a better fit for your insured.
- If your client's operation is broader, and offers cremation services performed on premise for example, contact your underwriter for further consideration.

The BOP class code is Processing and Service - Funeral Homes or Chapels 71865.

We work hard to make our business owners policies comprehensive and competitive for you and your clients. Every issued BOP includes the MiChoice BOP liability endorsement automatically, which provides a package of business owners liability coverages that enhance industry standard forms. We also include the MiChoice BOP blanket form, which provides a package of property and crime coverages that enhance industry standard forms. If needed, funeral directors professional liability coverage is available. With Encova Edge, it's never been easier to quote a funeral home BOP online yourself.

CONSIDERATIONS FOR FUNERAL HOMES

If the following exposure exist, please contact your underwriter to discuss:

- Guest transportation
- Insured-branded products sold to customers

Property, inventory, business income and liability all need to be considered key exposures for funeral homes. Encova's business owners policy is a comprehensive solution to address these concerns for your client.

WHY ENCOVA?

With our enhanced coverages and modern technology, we are confident we can partner with your agency to be your carrier of choice for funeral homes. In Encova Edge, you have the power to quote, bind and issue a policy in real time - in less than 15 minutes. **Log in and get started today!**



QUOTE



BIND



ISSUE



LESS THAN 15 MINUTES