

FuneralPro™

Specialty Insurance for Death Care Professionals

Overview

NIP Programs is pleased to offer an insurance program designed specifically to service death care professionals nationwide — **FuneralPro™**. This program provides the most comprehensive and customizable insurance solution for this unique industry.

Eligible Exposures

- ▶ Funeral Director operations (including businesses that arrange funerals, burials and cremations for their clients)
- ▶ Cemeteries, mausoleums, columbariums

Coverages

- ▶ Business Owners Policy (BOP) format
- ▶ Funeral Directors Professional Liability (up to \$1M)
- ▶ Funeral Directors Life Insurance Agents E&O (limit \$250K)
- ▶ Commercial Auto Liability (up to \$1M)
- ▶ Business Income (ALS)
- ▶ Umbrella Liability (up to \$25M)
- ▶ Workers' Compensation (Statutory Limits)
- ▶ D&O – Available
- ▶ EPLI – Available
- ▶ Higher limits available in NJ and PA. See [FuneralPro website](#) for state restrictions

Enhanced Coverages

Through Funeral Directors' Advantage and Advantage Plus BOPs

- ▶ Limited Pollution Liability – Embalming Fluids (up to \$10,000)
- ▶ Property of Others (up to \$50,000)
- ▶ Personal Effects of the Insured (up to \$50,000)
- ▶ Exhumation (up to \$5,000 occurrence/\$15,000 aggregate)
- ▶ Preservation of Dead Bodies (up to \$7,500)
- ▶ Hepatitis: Inoculations (up to \$5,000); Business Income (up to \$10,000)
- ▶ Employee Dishonesty Client Property (up to \$5,000)

NIP Group: A trusted name in business insurance

For more than 20 years, NIP has been providing businesses with exceptional insurance programs, affordable coverage, and fast, efficient support. Ranked among the 100 largest insurance firms in the United States, we provide a wide range of brokerage, underwriting, and risk management services to select industries. With more than 140 employees, we have the strength and resources of a large organization, while retaining the speed, responsiveness, and entrepreneurial spirit of a smaller organization. Please call **(800) 446-7647, ext 291**, or email us at niprosub@nipgroup.com for more information on options available through our **FuneralPro™** program.



PROGRAM HIGHLIGHTS

- ▶ Covers Funeral Director operations and related service providers
- ▶ Underwritten in partnership with Argo Select, rated A (Excellent) by A.M. Best.
- ▶ Competitive Rates
- ▶ Superior Customer Service
- ▶ Enhanced coverages available through Funeral Directors Advantage and Advantage Plus Forms

Submission Requirements

- ▶ ACORD Application
- ▶ NIP FuneralPro Supplemental Application
- ▶ Complete description of operations (include brochures or website address, where available)
- ▶ 3 to 5 years of currently-valued loss runs