Cemetery Insurance

Specialty, farm & environmental - coverage overview, limitations and how to get a quote



OVERVIEW

Cemeteries need liability for grounds, burials and visitors, plus property and errors coverage for interments, and carriers look at acreage, burials per year and equipment.

WHAT'S COVERED

General liability
Injuries to visitors and mourners on the grounds.

Cemetery E&O
Wrong-plot burials and errors in records.

Mental anguish
Emotional distress claims from families.

Buildings and monuments
Chapels, mausoleums and offices.

Equipment
Backhoes, mowers and grounds equipment.

Good to know
Accurate digital plot records and a second check before every opening prevent the claims carriers worry about most.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Damage to monuments from settling or vandalism on some forms
- × Trust fund investment losses

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Total acres and developed acres
- Interments per year
- Buildings and mausoleum values
- Equipment list
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 info@societiesinsurance.com

societiesinsurance.com/cemetery/

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