Funeral Home Vehicles Insurance

Commercial auto - coverage overview, limitations and how to get a quote



OVERVIEW

Funeral homes run hearses, family limousines and removal vans, often in processions.

WHAT'S COVERED

Auto liability
Accidents during removals and processions.

Physical damage
Hearses, limos and removal vans.

Passenger liability
Family members riding in your limos.

Hired and non-owned
Livery cars hired for services.

Procession liability
Escort and procession incidents.

Good to know
Hearses have high replacement costs, so check the stated values each year and confirm part-time drivers are listed.

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:

- × Remains in transit on some forms
- × Procession escort services you do not control
- × Vehicles rented to others unless declared

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

- Vehicle list with values
- List of drivers, including part-time
- Annual services and removals
- Current funeral home policy

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/funeral-home-vehicles/

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