

Exhumation Expense Coverage Added to Funeral Home Classification Policies at No Extra Cost

Effective Jan. 1, 2016, Frankenmuth Insurance is automatically adding an exhumation endorsement to all new and renewal Businessowners and Compak policies with funeral home classification. The endorsement will cover expenses related to the exhumation of a deceased human body that was buried under the direction of a policyholder to retrieve personal effects (such as jewelry) that were accidentally not removed prior to burial.

This exhumation endorsement is being offered at no additional cost and increases the limit from \$2,500 to \$5,000 for covered expenses. In addition, the revised language clarifies coinsurance and property deductibles are waived through this endorsement.

It is our hope that this no-cost endorsement will provide peace of mind to Funeral Home business owners in the rare case when exhumation must be employed. To view the endorsement for the Building and Personal Property Coverage Form, [click here](#). To view the endorsement for the Businessowners Coverage Form, [click here](#).

For questions about this policy, contact your Field Manager or Underwriter.