



Your
greatest
insurance
liability may
be your
present
insurance
policy.



The Whitmore Group, Ltd.

Where a Relationship is a Partnership



Specialized industries have special insurance needs.

Insurance Services for the Funeral Professional



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Your local agents might know a lot about insurance, but it's a good bet they know little about the actual funeral business. It's a better bet that they know even less about the extreme emotional and financial consequences that can result from mistakes made by you, your staff, or your suppliers. You require the kind of protection that can be provided only by professionals who know your business as well as you do.

The Whitmore Group specializes in providing property, casualty and professional liability insurance to funeral homes, cemeteries, crematories and other funeral service-related businesses. Our policies are specifically tailored to the risks of the funeral profession, and custom designed to protect you and your business. Even if you choose to stay with your local agent, we can work with them to ensure your maximum protection.



How do we know your business?

The Whitmore Group is 100% invested in the funeral profession. Jim Metzger, Chairman and CEO of The Whitmore Group, plays an active role in the advancement of funeral professionals and has personally donated over \$50,000 to the Funeral Service Foundation for that reason. He began serving the funeral profession over 25 years ago and grew the business to an 80% market share in the New York and New Jersey areas. As a result of Jim's commitment to funeral services and Whitmore's excellent team of underwriters and agents that understand the risks and liability owners face, The Whitmore Group expanded their services beyond the Northeast. The Whitmore Group provides insurance in all states and is partners with all of the major insurance companies.

“Answering these questions might upset you.”

Every business operator must insure against risks such as fire, burglary, and property damage. But only you have to insure against the event that one of your employed service providers might cremate a body that the family intended to bury. You are not just a “Main Street” business. Your insurance needs are unique.

Think about this: Do you know the details of your current professional liability coverage? You rely on your staff too much to not have adequate professional liability limits and proper coverage.

Ask yourself: What is the difference between an “occurrence” and a “claims made” policy? A “claims made” policy only covers you when the policy is in effect. With a “claims-made” policy, if you sell or transfer ownership of the business and someone sues you for something that happened 5 years ago when you owned the business, that suit now falls on you personally because the insurance policy is no longer in effect. You need an “occurrence” policy which covers you for the date that a claim is alleged to have taken place. Even if you have sold your business, claims that arise from an event that took place during your ownership will be covered by the policy you had in place at that time.

And ask: Have you made additions to your business or renovations to your physical property? When was the last time you did a “risk inventory” to assess the insurance protection you should purchase? If your policy doesn't reflect changes and updates to your operation and facilities, you could be held personally liable.

Ask this, too: Does your current insurance provider offer comprehensive coverage for funeral service-related businesses at the lowest cost? Do they have a 24-hour service hotline, open every day of the year?

We know the challenges a poorly written policy can present for a funeral service business owner. The Whitmore Group wants to be more than just an insurance provider; our objective is to be your insurance partner.



James C. Metzger

CHAIRMAN & CEO, THE WHITMORE GROUP, LTD.

Our umbrella covers you completely.



The umbrella policy is a total insurance plan that can protect your vehicles, employees, liability issues, and professional errors and omissions. Up to \$10 million worth of coverage is available at the most competitive prices. Again, we have created an industry-specific program that provides excess limits to hundreds of funeral home and cemetery owners and operators throughout the country. As we increase the number of funeral service firms insured by this umbrella, the savings to you also increases. This funeral services umbrella program is simply not available from any other insurance company.

Protect your future. Find out more.



If you're uncomfortable about the answers to those questions, please mail in the reply card, or call and arrange for an insurance evaluation of your business. Do it today, for a more secure tomorrow.

Mark Panciera, Whitmore's Director of Business Development, is a seasoned funeral home owner from South Florida where litigation and hurricanes represent a serious business liability and exposure. Mark's relationship with The Whitmore Group was so successful he decided to join the company to extend the same level of protection to his colleagues nationally. "With our depth of experience, we can assure you a comprehensive insurance program.

Please send me information about insuring my business with The Whitmore Group.

I would like information on: (check all that apply)

- Whitmore Group's comprehensive low rates
- General liability coverage
- Professional liability coverage
- Employee related practices coverage
- Whitmore Group's umbrella policy
- Personal coverage
- Other _____

Name: _____

Business: _____

Type of Business: (check all that apply)

- Funeral Home Cemetery
- Crematory Other _____

Address: _____

City: _____

State: _____ Zip: _____

Phone: _____

Email: _____

or mail this form to:
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