

# State Auto

## *Association Programs*

*Property/  
casualty  
insurance  
for funeral  
directors*



# State Auto's Association Programs

*enhance the value of professional association membership through the delivery of quality property/casualty insurance products, programs and services that protect the financial interests of participating members.*

## **Our Funeral Directors Association program provides**

- Quality insurance protection for association members
- Competitive premiums
- Annual dividend potential for eligible members who insure with State Auto

## **Quality insurance protection**

Coverage matters when your business suffers a loss. Having the right insurance protection is critical. State Auto's insurance policies are tailored for the business needs of participating association members by our local independent agents. Our Funeral Home Platinum Plus Coverage Package includes:

- Bailee – Personal Property of Others
- Exhumation Expense
- Funeral Directors Professional Liability
- Garagekeepers – Direct/Primary Basis
- Pre-Funded Funeral Services E & O

## **Competitive premiums**

Price matters, and you should not have to pay more for the right insurance protection for your business. The right price for the right coverage – that's our goal.

## **Annual dividend potential**

Here's how it works: First, members' premiums are recognized as a group. Next, after payment of claims, program expenses and taxes, year-end results are calculated. If the result is a profit and the group has met all qualifications, a dividend will be issued to participating members. (Note: Association members who insure with State Auto for the first time during a program year are eligible for a full dividend, not a pro-rated amount.)

## **How to participate**

1. Request a proposal from a State Auto agent; to find a listing of local agents in your area, please visit [StateAuto.com](http://StateAuto.com) and use the "Find an Agent" feature
2. Compare to your current insurance coverage and pricing
3. Insure with State Auto to receive the benefits of your association-endorsed program



*Access to this program can only be provided by an independent agent representing State Auto.*