

Illinois Cemetery & Funeral Home Association Group

Special Program Exclusively For ICFHA Members

At a family's most challenging time of need, you provide calming guidance to an otherwise complicated situation. Your experience and ability coordinate the elements of necessity which offers peace to those who are grieving.

Recognizing the unique and unparalleled services you provide, as well as your commitment to the industry through your membership with the Illinois Cemetery & Funeral Home Association, Consolidated Insurance Consultants, Inc. has created a special business insurance discount program available exclusively to ICFHA members.

Provided by Frankenmuth Insurance, this program includes 5% premium discounts on the company's comprehensive Business Owners Policy (BOP), Commercial Package Policy (CPP), and Business Auto (BA). Workers' Compensation insurance is also available at very competitive rates. Additionally, participating ICFHA members are also eligible to receive Frankenmuth's Group Protection Plus policy.

Be sure to speak with your Consolidated Insurance Consultants agent about additional Frankenmuth Insurance products and coverages including Cemetery Professional, Funeral Directors Professional and Florist Professional.

Why Frankenmuth Insurance?

Frankenmuth Insurance is a leader in commercial insurance coverage. With more than \$1 Billion in assets and an A.M. Best "A" rating, as a policyholder, you can rest assured Frankenmuth Insurance is with you all the way.

Take Advantage of These Savings

Take advantage of these savings by contacting Consolidated Insurance Consultants.



P (708) 671.0500

F (708) 671.0501

www.cicins1.com



ICFHA Member:

Consolidated Ins. Consultants
12760 S. Harlem
Palos Heights, IL 60463

Frankenmuth Insurance | 1 Mutual Avenue Frankenmuth, MI 48787 | www.fmins.com



Our Competitive Advantage

Property

- Special Perils
- Business Income - Actual Loss Sustained
- Pollutant Clean Up and Removal - \$10,000
- Increased Cost of Construction
- Flexibility to rebuild at a new premises
- Replacement Cost of building and contents

Optional Property Coverages

- Equipment Breakdown
- Employment Related Practices Liability Insurance
- Business Protector Plus
- Group Protector Plus
- Diamond Protector Plus

Liability

- Exhumation Expense \$2,500
- Cemetery Professional Liability - Including mental anguish and property damage liability coverage for grave markers, headstones, and tombstones
- Comprehensive General Liability limits up to \$1,000,000 occurrence / \$2,000,000 aggregate
- Commercial Umbrella limits up to \$10,000,000
- Funeral Directors Professional Liability limits up to \$1,000,000

Business Auto Plus

- Special rates for hearses and flower vans
- Hired Auto Physical Damage \$75,000
- Loan/Lease Gap
- Pollution Liability - Broadened Coverage
- Rental Reimbursement
- Replacement Cost on New Autos

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**This is not a policy, but merely a general description of available coverages. Please refer to your actual policy for full coverage details, including exclusions and limitations.*

