



National Funeral & Cemetery Services Program



Commercial package for the Funeral and Cemetery Services Industry

Available to all Aviva appointed brokers, this national program was developed specifically to meet the needs of this unique industry.

Program Coverages:

The property / casualty portion to be written on Complete Product Series whenever possible with many additional increased limits and coverage enhancements including but not limited to:

- Property in transit \$100,000
- Fine Arts \$50,000
- Deceased's jewellery \$5,000
- Debris removal \$50,000
- Funeral Directors E&O \$5,000,000
- GRC buildings, subject to replacement cost appraisal
- Functional replacement cost on contractor's equipment up to 6 yrs old
- Renewal rate guarantee subject to loss ratio



Commercial Automobile:

- Replacement cost endorsement shall be applicable to the following vehicles:

- Hearses
- Casket wagons
- Funeral procession vehicles

...where the vehicle has been purchased new and the insured is the original owner. The vehicles must only be used strictly in connection with the funeral home operation.

- Replacement cost endorsement applicable to all other private passenger vehicles whereby the vehicle has been purchased new and the insured is the original owner.

Driving Record Protector applies to individually rated personal and commercial vehicles.

Optional Coverages:

- Umbrella liability
- Accident coverage
- Critical illness

Palladium Insurance - Local Company, Global Reach

Palladium's strength comes from its relationships both with customers and suppliers. We have an open door policy that allows you to contact us at any time through multiple means. Whether you prefer to meet face to face, deal over the telephone or correspond via the Internet, Palladium is there for you.

We represent the best of what the Insurance and Financial Services industry has to offer. We are not content to sit on our stable of suppliers. We are continually creating new relationships with the companies that we feel best represent the interests of our clients.

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Claims Service

All Aviva customers benefit from Canada's widest network of incident management professional and quality service partners.

Our goal is to enable you to get on with your life by resolving every claim incident in an efficient and hassle-free manner.



About Aviva Canada Inc.

Aviva Canada Inc., one of the country's leading property and casualty insurance groups, is a subsidiary of Aviva plc, the world's fifth largest insurance group with more than \$600 billion Cdn. in assets and 59,000 employees around the globe.

Aviva Insurance Company of Canada and its associated companies provide a wide variety of insurance products and services to people and businesses across the country, via a national network of independent insurance brokers.

For more information about protecting your business through risk management and comprehensive insurance coverage, talk to your broker today.

Information provided in this brochure is only an outline of the coverages available. For exact terms, definitions, limitations and extensions, please refer to the final wording of your policy.