YOU HAVE A CHOICE

DIRECTORS CHOICE™

Specialized Insurance Solutions for Funeral Homes and Cemeteries



CONTACT US FOR A FREE INSURANCE AUDIT

Folks INSURANCE GROUP | 25 YEARS

Call Jim at Folks Insurance Group

631-589-5100

folksinsgrp.com

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FROM FOLKS INSURANCE GROUP

Comprehensive Insurance Coverage for Funeral Homes and Cemeteries

DIRECTORS CHOICE can help address your insurance needs including:



COMMERCIAL AUTOMOBILE
Liability, collision and comprehensive coverage for vehicles used in funeral services, including hearses, limousines, removal vehicles and flower cars.



PROPERTY
Coverage for perils including fire, lightning, vandalism, sprinkler leakage, smoke and wind damage.



WORKERS COMPENSATION
Coverage for employees in the event of work-related injury or death.



UMBRELLA
Up to $5M in additional liability coverage, subject to carrier terms and eligibility.



PROFESSIONAL LIABILITY
Protection for the director or owner against allegations of professional negligence resulting in emotional distress.



LIABILITY
Coverage for products and completed operations, premises and operations, and personal and advertising injury.



EMPLOYMENT PRACTICES LIABILITY
Coverage for claims involving discrimination, wrongful termination, sexual harassment, retaliation and other employment-related allegations.



CYBER INSURANCE
Protection for cyber incidents, including data breaches and business interruption, subject to policy terms.

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Does Your Insurance Measure Up?

Running a funeral home or cemetery comes with responsibilities that demand your attention. Your insurance partner should understand those responsibilities, respond when you need help, and keep your coverage under review.

QUESTIONS TO CONSIDER:

Is your current coverage cost-effective?

Does your insurance broker understand the needs of your business?

Can you reach your agent directly when questions arise?

Will your agent advocate for you when you have a claim?

Are your policies reviewed each year?

If you are unsure about any of these answers, you have a choice: DIRECTORS CHOICE from Folks Insurance Group.







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Your Competitive Advantage

Your insurance partner should understand your business and be there when you need help. DIRECTORS CHOICE combines specialized industry knowledge, coverage options and personal service for funeral homes and cemeteries.

Specialized Industry Knowledge – We understand funeral home and cemetery operations, helping us identify potential exposures and recommend appropriate coverage.

Independent & Locally Owned – Work directly with an experienced agent who knows your business and responds when you need assistance.

Choice of Carriers – We compare options from multiple highly rated carriers to help you balance coverage, service and price.

A Proactive Approach – We review coverage as your needs change and offer guidance to help reduce potential losses.

Advocacy From Quote Through Claims – Folks remains your point of contact through quotes, renewals and claims, providing guidance and advocating on your behalf.

SAVED MORE THAN 30% WITH FOLKS INSURANCE

"As a member of the NY Association of Cemeteries, I wanted to share my positive experience with Folks Insurance Group. Jim ended up saving me more than 30%, while actually providing me superior coverages. I have since gotten to know him pretty well, and can not speak highly enough about who he is as a professional."

Steve Scerri, Superintendent
Mt. Pleasant Cemetery Association, Center Moriches, NY

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The Folks Touch



For 25 years, Folks Insurance Group has served the community by taking the time to know the people behind the businesses we insure.

Owner Jim Folks stays personally involved. He listens, explains your options in plain language, and gives you room to make an informed decision. You can ask questions, get a straight answer, and feel comfortable picking up the phone.

That personal attention is at the heart of how we do business. We want to earn your trust and be someone you can count on for years to come.

Your FREE Insurance Audit

When was the last time someone took a fresh look at your insurance?

Our free, no-obligation insurance audit reviews your current policies for potential gaps, unnecessary costs and opportunities to improve coverage. We'll explain what we find so you can decide whether a change makes sense.

What do you have to lose? Let's take a look.

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