MORTICIAN OR CEMETERY PROFESSIONAL LIABILITY

Refer to the Declarations if information is not shown on this form.
This endorsement is subject to the ***terms*** contained in ***your*** policy.

SCHEDULE

Limits Of Liability
$ _____ Each ***Occurrence***
$ _____ Aggregate

DEFINITIONS

The following definitions apply to this policy form:

1. ***Deceased human body*** includes ashes of a body after legal cremation and any part of a corpse severed from the body.
2. ***Mortician or cemetery services*** means all activities:
   a. Related to the ***insured's business*** as a mortician;
   b. Related to the ***insured's business*** as a cemetery or crematorium owned or operated by the ***insured***, including, but not limited to, cemetery burials and cremations;
   c. Related to the embalming, handling, disposition, burial, disinterment or removal of any ***deceased human body*** or conduct of any memorial service by the ***insured***, even if no ***deceased human body*** was present, or because of any injury to, destruction of, or interference with the right of burial of a ***deceased human body***; and
   d. By the ***insured*** as a member of a formal accreditation or similar professional board or committee connected to a. or b. above.

WHAT *WE* PAY FOR

The following coverage is added to Coverage L-***Bodily Injury*** And ***Property Damage***.

1. ***We*** pay those sums when the ***insured*** is legally obligated to pay damages because of ***bodily injury*** or ***property damage*** arising out of the rendering or failure to render ***mortician or cemetery services***.

WHAT *WE* DO NOT PAY FOR

The following exclusions apply to Mortician Or Cemetery Professional Liability.

1. The Coverage L exclusions apply to Mortician Or Cemetery Professional Liability, except:
   a. The exclusion titled ***Property Damage*** is deleted and replaced by the following:
      1) ***Property Damage-Property damage*** to:
         a) Property ***you*** own, rent, or occupy including costs ***you*** or any person or organization incur to remediate, replace or restore such property. This includes expenses ***you*** incur in efforts to avoid injury or to mitigate damage to the property of others;
         b) Premises ***you*** sell, give away or abandon, if the ***property damage*** arises out of any part of those premises. However, this exclusion does not apply if the premises are ***your work*** and were never occupied, rented or held for rental by ***you***;
         c) Property loaned to ***you*** or property in ***your*** care, custody or control.
         However, this does not apply to ***property damage*** to urns, caskets, linings or fittings, casket cases, crypts, mausoleums or burial facilities belonging to others in the care, custody or control of the ***insured***, for the purpose of burying or maintaining the grave of a ***deceased human body***;
         d) The part of real property on which ***you***, or contractors or subcontractors working directly or indirectly on ***your*** behalf, are conducting ongoing operations and such ***property damage*** results from those operations; or
         e) The part of any property requiring repair, restoration or replacement because of the improper

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performance of ***your work*** on that property.

Paragraphs c), d) and e) of this exclusion do not apply to liability assumed under a sidetrack agreement.

b. The exclusion titled ***Professional Service*** is deleted and replaced by the following:

1) ***Professional Service-Bodily injury*** or ***property damage*** due to the rendering of or failure to render any ***professional service***, except for ***mortician or cemetery services***. This exclusion applies even if the claims against an ***insured*** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an ***insured***.

2. ***We*** do not pay for:

a. ***Bodily injury*** or ***property damage*** arising out of the violation of any federal, state, or local statute, ordinance or regulation.

b. ***Property damage*** to any property or facility owned by, rented to or held on consignment prior to sale by the ***insured***.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

This section is in addition to all applicable provisions of How Much ***We*** Pay For Loss Or Claim in ***your*** policy. Settlement of Mortician Or Cemetery Professional Liability losses covered by this endorsement will be made in accordance with the following provisions:

1. The Aggregate limit of liability shown in the Schedule is the most ***we*** pay for damages during a policy period for Mortician Or Cemetery Professional Liability.
2. The Each ***Occurrence*** limit of liability shown in the Schedule, subject to 1. above, is the most ***we*** pay for damages for Mortician Or Cemetery Professional Liability arising out of a single ***occurrence***.
3. ~~Payments made under Mortician Or Cemetery Professional~~ The Limits Of Liability~~, as stated~~ specified in ~~1.~~the Schedule are in addition to, and ~~2. above,~~ will not reduce, the Coverage L ~~each ***occurrence*** and aggregate~~ limits of liability.

All other ***terms*** and conditions remain unchanged.

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