



A word of advice from one of our GCA members - Please check your insurance policies to make sure your cemetery is not underinsured. A true story of what can happen.....

On a normal day about a year ago, a man driving his truck with a couple of teenagers with him, driving past a members' cemetery, veered off the road at a high rate of speed and crashed into a 64-crypt mausoleum causing considerable damage. Luckily there was no serious injury to the occupants of the truck.

During the following 9 months, the cemetery owner had to, remove, and store the caskets from the mausoleum while the mausoleum was repaired/rebuilt. This was not simple process, as the cemetery owner needed to rent storage provisions, and tend to them daily with fans for ventilation during the hotter summer days, etc.

The hardest financial hit came when it was discovered that the cemetery's insurance policy coverage, in combination with the truck owner's insurance was well short of the cost to repair and rebuild the 10-year-old mausoleum. As it turns out, the replacement value/cost of the mausoleum was substantially more than the cemetery's insurance policy that had the mausoleum valued far short of the current value. With the additional expenses of tending to the stored caskets, re-entombing them, etc. – the cemetery owner has incurred a large expense, even though they assumed they had the proper level of insurance.

We all hope we never have to rely on our insurance policies, but when we do, we do not want these kind of hard-hit surprises.....

**PLEASE TAKE TIME TO REVIEW YOUR INSURANCE COVERAGE, DO YOUR HOMEWORK
- TAKE INTO CONSIDERATION THE CURRENT REPLACEMENT COST.**