

Midwest Memorial Group's **Outside Memorial Approval and Installation Process**

When an outside memorial company or funeral home sells a memorial to be installed in one of Midwest Memorial Group's ("MMG") properties, the following process must be followed without exception:

OBTAINING APPROVAL:

1. Outside Memorial Approval Form:

- Memorial company will fill out Outside Memorial Approval Form completely and submit to cemetery office.
 - Form must be signed by purchaser and property owner (if different)
 - Must include a copy of the memorial proof signed by purchaser
- Prior to the installation of any memorial merchandise, the memorial company must provide the MMG applicable cemetery with a current certificate of insurance evidencing a minimum of \$1,000,000 per occurrence in liability insurance. In addition, Midwest Memorial Group, LLC shall be named as an additional insured on such policy which shall be reflected on the certificate of insurance.
- Administrator will verify records against the details of the memorial placement request.
 - All appropriate burial rights must be paid in full, including any second right of interment fees.
- Administrator will sign on appropriate status line in the Office Use Only box.
 - If approved, Administrator will give to Superintendent for review
 - If Denied, Administrator will also include an explanation and send back to memorial company
- Superintendent will verify that both the memorial details and placement request are within the rules and regulations for desired section and sign on appropriate status line in the Office Use Only box.
 - If approved, Superintendent will sign and give to Administrator
 - If Denied, Superintendent will include explanation and give to Administrator to send back to memorial company
- Administrator will complete Fees Due section and send back to memorial company.
 - Memorial company is responsible to pay the following fees:
 - Flagging fee - \$175.00 per memorial
 - Foundation fee for upright memorials (in addition to flagging fee) - \$1.00 per square inch of base

SETTING AND INSTALLATION:

1. Prior Approval: Prior to any installation, the memorial company must first obtain prior approval for such installation from the applicable cemetery. Memorials installed without proper approval by purchaser and/or property owner will be removed, at the cost and expense of the memorial company, and no fees will be returned
 - o MMG will not be responsible for any damage caused to the unauthorized memorial during the removal process
 - o MMG will not store the unauthorized memorial following its removal.
 - If removed, the memorial company and owner will be contacted to arrange for pickup of the unapproved memorial
 - Memorial company and/or owner will be invoiced for removal and disposal at company's current installation rate if merchandise is not collected within thirty (30) days of removal date.
2. Fees: Memorial installation and/or foundation fees must be paid prior to installation.
3. Installation Materials: Materials should not be ordered until cemetery approval for installation is received.
 - o Cemetery is not responsible for materials purchased if installation is denied
4. Installation Procedures, Timing and Conditions:
 - o Installers must sign in and out of the cemetery
 - o All installations must be completed by no later than 3:00 p.m.
 - o All installations are weather permitting.
 - In the event of inclement weather, please contact the applicable cemetery administration office to reschedule installation.
 - Installations will be allowed only during active installation periods
 - If cemetery staff is not actively installing memorials, no outside memorials may be installed
 - o The installation of a memorial cannot block or interfere with the vault lid.
5. Memorial Foundations
 - o All memorial foundations are to be constructed and installed by the cemetery.
 - o No outside foundation construction or installation is allowed.
 - o Cemetery will inform installer once foundation is cured and cleared for installation.
 - o Foundation must be completely cured before memorial can be set; wet setting is not authorized.
 - o No foundation is permitted for a flush memorial.



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

03/20/2023

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	Heritage Wise Group 280 S Main St Freeland, MI 48623	CONTACT NAME: Marla Gary PHONE (A/C, No, Ext): (989)781-3010 E-MAIL ADDRESS: marla@heritagewisegroup.com FAX (A/C, No): (989)781-5510
INSURED	Fenton Memorials & Vaults Inc. DBA Fenton Precast Concrete Company 3236 Owen Road Fenton, MI 48430-1758	INSURER(S) AFFORDING COVERAGE INSURER A: Michigan Insurance Company INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:

COVERAGES

CERTIFICATE NUMBER: 95950598-2259147

REVISION NUMBER: 3

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☐ POLICY ☐ PROJECT ☐ LOC OTHER:	Y		CPJ9398225	02/08/2023	02/08/2024	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000
A	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO ☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY			CCJ9398225	02/08/2023	02/08/2024	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$
A	☒ UMBRELLA LIAB ☒ OCCUR EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 0			CXJ9398225	02/08/2023	02/08/2024	EACH OCCURRENCE \$ 2,000,000 AGGREGATE \$ 2,000,000
A	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N	N/A	1000030231	02/08/2023	02/08/2024	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Midwest Memorial Group LLC is listed as additional insured with respects to General Liability as required by written contract.

CERTIFICATE HOLDER

CANCELLATION

Midwest Memorial Group LLC
31300 Southfield Road
Beverly Hills, MI 48025

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

(MSG)

© 1988-2015 ACORD CORPORATION. All rights reserved.