Does a Prepaid Funeral Plan Cover Death Away From Home?

By Fortress Insurance & Benefits Group



A prepaid funeral plan may cover some transportation after a death away from home. The written agreement determines which services are included, how far the provider will travel, and who pays the bills. Before you sign, ask for the clause that explains what happens if you die in another state or overseas.

Imagine you've prepaid for a funeral near home. While visiting family in another state, you die several hundred miles away. Your hometown funeral director may be ready to carry out your arrangements. Your family still needs to know who will collect you near the place of death, who will arrange transportation, and who will pay for each step.

Ask where the prepaid services begin

Start with a specific scenario. Give your funeral director a destination you visit regularly and ask what would happen if you died there. If the plan includes local pickup, ask how that area is defined and what charges apply outside it. If the agreement includes long-distance transportation, ask who coordinates it and which charges the plan pays.

One question can make the conversation much clearer. **"If I die 500 miles from home, can you show me which charges my plan pays and which bills my family would receive?"**

The FTC's Funeral Rule guidance treats forwarding remains and receiving remains as separate price-list items. That distinction matters because a funeral home near the place of death may handle preparation and forwarding while another funeral home receives your loved one and carries out the final arrangements. FTC guidance on funeral pricing

Five questions to ask before signing

1. **How far does the plan's transportation provision reach?** Ask about the local service area, mileage limits, and what applies in another state or country.

2. **Who coordinates the return?** Ask who your family should call first and who has to authorize services before costs are incurred.

3. **Which expenses does the agreement pay?** Ask about local pickup, preparation, permits, the shipping container, ground or air transport, and receiving charges.

4. **Who pays an outside provider?** Ask whether the plan pays directly, reimburses the family, or leaves those charges to the family. Check any dollar limits or exclusions.

5. **What happens if I move or change funeral homes?** Ask how a permanent move or a different receiving funeral home would affect your arrangements.

Ask your funeral director to point to the relevant contract language. Keep the signed agreement and the first-call instructions where your family can find them.

Where On the Go Protection fits

If your prepaid funeral plan leaves long-distance transportation to your family, Away from Home Protection can help you plan for that part of the journey. Away From Home Assurance® is a membership for qualifying preparation and return transportation when a death occurs **75 miles or more away from home**, subject to the applicable agreement. Fortress provides program information, and Sepio Guard provides qualifying return services. Review the definition of home, exclusions, and effective date when comparing the membership with your existing arrangements.

If a covered member dies away from home, the family or next of kin should **call the assistance number printed on the membership card** before independently arranging transportation. Sepio Guard then coordinates qualifying return arrangements directly with the next of kin.

Before your next trip, put the written answer to two questions with your funeral paperwork. **Who should my family call first? What will my family be responsible for paying?**

See how to enroll in On the Go Protection

See the interstate transportation cost guide