



PRODUCT HIGHLIGHTS

BOAT DEALERS

Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Boat Dealers program is geared towards the comprehensive needs of the boat dealer. Coverage includes Stock of Boats, False Pretense coverage, and Boat Dealer's Legal Liability. For all your Boat Dealer insurance needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Protection and Indemnity for watercraft liability exposures
- Employment Related Practices Liability included
- Employee Benefits Liability
- Total account minimum premium is \$3,500
- Medical payments limits of \$15,000 available
- Title Errors & Omissions and Truth in Lending coverage available
- Limited Pollution coverage buyback available up to \$100,000
- Full Pollution coverage available as a separate policy

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income, and extra expense
- Employee tools included for \$25,000
- Stock, including boats held for sale
- Computer virus extraction included for \$2,500
- Sign coverage - attached or unattached - \$25,000
- False pretense coverage included for \$50,000
- Legal Liability coverage for boats in the insured's care, custody, or control

Umbrella/Excess Liability

- Large Excess Limits available

Inland Marine

- Work boats
- Transit coverage
- Boat Show/Exhibition coverage

Automobile

- Owned/non-owned/hired auto
- Minimum automobile physical damage deductible \$1,000

Crime and Fidelity

- Employee Dishonesty
- Money and Securities
- Money Orders and Counterfeit Paper Currency

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated Boat Dealers Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current year plus three (3) prior years
- Brochures and/or website information
- Latest financial statement
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates
- Additional information may be requested by underwriting

continues on next page..

BOAT DEALERS - *continued*

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

Payment Terms

- Installment plans available for accounts which generate at least \$2,000 in premium

For more information about our products and services, please visit us at PHLY.com

800.873.4552 | **PHLY.com**

The PHLI *Difference*

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.

