



# PRODUCT HIGHLIGHTS

## PERFORMING ARTS

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Performing Arts package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Performing Arts sector including non-profit theaters, facilities, schools, camps, and troupes. Each policy is custom tailored to address each insured's unique exposures. We offer General Liability, Abuse and Molestation (if eligible), and TULIP (Tenant Users Liability Insurance Protection) if needed. In addition, we offer a separate Directors & Officers Liability policy. For all your Performing Arts needs, visit our website at PHLY.com.

### Key Benefits

#### General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Employee Benefits Liability
- Employees and volunteers as additional insureds
- Coverage for fundraising events
- Abuse and Molestation coverage available
- Liquor Liability available on primary or contingent basis

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss on buildings, contents, loss of income, and extra expense
- Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
- Agreed Amount endorsement available with property appraisal
- Damage to Premises Rented To You - limits to \$1M available
- Contingent Business Income for dependent properties available
- Inland Marine coverage includes: sets; props, costumes, musical instruments, and fine arts

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Non-owned/hired auto
- Garagekeepers Liability (valet parking)
- Volunteers as Insureds coverage
- Rental reimbursement for private passenger vehicles
- Web-based Auto ID card issuance
- Online defense driving workshop

#### Crime and Fidelity

- Employee Theft (Blanket Fidelity)
- Forgery or Alteration
- Theft, Disappearance, and Destruction

#### Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Order of payments language with priority placed on indemnifying individual insureds first

#### 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 PHLY Performing Arts Supplemental application
- Completed ACORD applications (including crime and umbrella)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Schedule of events for the coming year
- Brochure, advertising materials, and website information

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# PERFORMING ARTS - *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

- Installments available for accounts that generate at least \$2,000 in premium

*For more information about our products and services, please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552 | **PHLY.com**

The PHLI *Difference*

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