



# PRODUCT HIGHLIGHTS

## POOL & SPA CONTRACTORS

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) offers a comprehensive program that addresses the unique coverage requirements for companies that provide pool and spa contractor services. PHLY's program offers coverages for: General Liability, Property, Automobile, Crime, Inland Marine, Umbrella, Pollution, and Professional.

### Key Benefits

#### General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$2M aggregate
- Premises Liability
- Employee Benefits Liability
- Per Location / Per Construction General Aggregate Limit
- Property Damage Extension Endorsement – Swimming Pools (i.e. "Pop Up")
- Limited Professional Liability Coverage – Pool Contractors
- Limited Pollution Liability Coverage – Work Sites

#### Automobile

- Owned/non-owned/hired auto
- Hired car physical damage including loss of use
- Zero deductible glass
- Single deductible on comprehensive physical damage (per occurrence)
- Lease Gap coverage
- Towing
- Electronic equipment

#### Property

- Building, Contents, Business Income, Crime, Boiler, Inland Marine, and all Property coverages are available
- Special Causes of Loss coverage

#### Crime and Fidelity

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

#### Umbrella/Excess Liability

- Excess Limits available

#### 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 limits 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 and signed/ dated PHLY Pool Contractor / Servicing Supplemental Application
- Completed ACORD application
- Currently valued insurance company loss runs for current policy period plus four (4) years
- Copy of contract currently used with any/ all sub-contractors
- Copy of contract between insured and customer

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# POOL & SPA CONTRACTORS - *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 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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