



# ALLIED HEALTH PROFESSIONALS

## General Liability, Business Personal Property and Professional Liability Coverage for Select Professionals

### WHY PHLI?

- Superior financial strength from AM Best (A++ XV) and Standard & Poor's (A+)
- For 20+ consecutive years PHLI has been nationally recognized as a member of Ward's Top 50
- Team of claims professionals strategically located across PHLI's 40+ US regional offices
- Coverage is specifically designed to meet the coverage needs of allied health professionals
- All submissions are handled through our easy to use BOP Agency Portal, no paper applications are necessary

### ELIGIBILITY CRITERIA

- Under \$5M in annual revenues
- Professional Services performed are within one of the following, Allied Health industry occupations:
  - Audiologist
  - Dietician
  - Music Therapist
  - Nutritionist
  - Occupational Therapist
  - Optician
  - Speech Pathologist/Therapist

### HOW TO APPLY

Agents can access our Online BOP Portal by logging into MyPHLY.com and navigating to the Online Quotes under Dashboard. Then choose Business Owners (BOP) Online Application. Eligible Allied Health occupations can be quoted, bound, and will receive a policy within minutes.



### CLAIM SCENARIOS

#### Property Damage

During a storm, water leaked from the Insured's roof damaging his computer, audiometer, and carpet.

#### General Liability

When entering the Insured's office location, a customer slipped, fell, and broke his leg.

#### Tenant's Fire Liability

A fire in the Insured's office was due to a faulty electrical outlet, and caused damage to other tenant suites in the building.

#### Professional Liability

A dietician failed to explain the diet plan protocol to a customer after they had bariatric surgery. This caused the customer to experience side effects and complications.

#### Property Damage

During a wind storm, the Insured's business sign blew off the front of the building causing damage to the sign.

#### General Liability

During an occupational therapist visit, a patient slipped and fell. The patient claimed it was due to improper supervision by the therapist during a physical exercise routine.

#### Professional Liability

At lunch, an employee talks to the owner of the business about a client in a false and unflattering way. The client learns of this discussion and sues for slander.

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## KEY FEATURES

- Premium for General Liability, Business Personal Property and Professional Liability coverages start around \$350 for select occupations
- Standard limits of \$1M per occurrence with \$3M aggregate
- Professional Liability coverage on an occurrence basis with no deductible
- \$50,000 Business Income coverage included
- Hired & Non-Owned Auto coverage available
- Equipment Breakdown coverage available
- \$5,000 in Medical Payments coverage included
- \$10,000 in Off – Premises Property coverage included
- Enhanced Outdoor Property coverage – 1,250 feet
- Employees and volunteers included as insureds
- Primary and Non-Contributory coverage and Waiver of Subrogation available
- Blanket Additional Insured endorsement available for any person(s) or organization(s) for whom you are performing “your work” under a written contract or agreement as required
- Business Owners Enhancement Deluxe available to all risks for an additional charge
- PHL Y Bell and Crisis Management endorsements are automatically included on every account

## RISK MANAGEMENT SERVICES

Management and Professional Liability Risk Management Gateway (PHLY Gateway)

- PHL Y has partnered with The McCalmom Group to offer our web-enabled PHL Y Gateway, which includes:
  - An online training platform for employees and managers, providing training on preventing harassment, identifying discrimination, and more
  - A Best Practices Help Line, where insureds can schedule a consultation to discuss workplace risks
  - Access to sample forms and documents that can help draft employee handbooks, formal policies, written procedures, checklists, and more
  - An expansive library of weekly articles that cover a wide range of topics, including Employee Relations and Human Resources, Leadership and Ethics, Loss and Litigation, and much more

## ABOUT US

### Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHL Y has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHL Y is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines | Management & Professional Liability | Personal Lines

### AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

### Standard & Poor's

Assigned "A+" for counterparty credit and financial strength.

### Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

## CONTACT US:

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)

Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



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The PHL Y *Difference*



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